Social Security in Review

President Urges OASI Extension

PRESIDENT Eisenhower, on August 1, sent to Congress for its consideration recommendations for extending coverage of the old-age and survivors insurance program to nearly 10.5 million more persons. The urgent need for making the program more effective had been pointed out by the President in his State of the Union message. In the current message he reaffirms that statement, calling attention to the role of social security in furnishing, "on a national scale, the opportunity for our citizens . . . to build the foundation for their security . . ."

"There are two points about these proposals," the President stated, "which I cannot stress too strongly. One is my belief that they would add immeasurably to the peace of mind and security of the individual citizens who would be covered for the first time under this plan; the second is my belief that they would add greatly to the national sense of domestic security."

Under the plan, about 6.5 million persons would be brought into the system on a mandatory basis; they would include doctors, dentists, lawyers, architects, accountants, and other professional people; self-employed farmers; and many more farm workers and domestic workers than are now covered. Four million persons — clergymen and members of State and local retirement systems—would be eligible for coverage under voluntary group arrangements.

The recommendations presented by President Eisenhower were developed by a group of 12 consultants, appointed by Mrs. Oveta Culp Hobby, the Secretary of Health, Education, and Welfare. Mrs. Hobby, in her letter transmitting their report to the President, called attention to the fact that the "recommendations are limited to the subject of extending the coverage of the insurance system. Other important phases of the insurance program — some of them very complex — are under careful study. They will be the subject," she said, "of future recommendations."

Program Operations

IN MAY, for the second successive month, the expenditures for public assistance declined $1 million; the total for the month was $200 million. The net reduction of 0.6 percent was the result of lower total payments in a majority of the States for the three programs—old-age assistance, aid to dependent children, and general assistance—that together account for about 90 percent of total assistance payments.

In May, as in April, the declines in caseloads were confined to old-age assistance, aid to dependent children, and general assistance. By far the largest decrease, numerically and percentagewise, was the reduction of 14,000, or 5 percent, in general assistance. The drop for this program in May, combined with those of the three preceding months, more than offset the rise in the caseload during the winter months. More than 2,500 recipients were added to the program of aid to the permanently and totally disabled; the increase was about the same as the average monthly increase during the preceding 12 months.

For the country as a whole and for most of the States, the average payments to recipients of the special types of assistance remained the same or changed little from April to May. For recipients getting old-age assistance and aid to dependent children (adults and children), the increases or decreases in average payments in three-fourths of the States amounted to less than 25 cents. More than two-thirds of the States reported changes —either increases or decreases—of 50 cents or less for aid to the blind and aid to the permanently and totally disabled.

Increases in average payments for aid to dependent children and aid to the blind were substantial, however, in a few States. New Mexico raised the percent of need met in both programs and at the same time raised the maximum payments for families of seven or more children.

In Tennessee the average payment for families receiving aid to dependent children rose $18 when the maximums on payments were revised to include $24 for the needy adult person taking care of the child. Practically all the cases that include an adult (90 percent of the total) benefited from the change in maximums. An increase in the average payment for aid to dependent children occurred in Arizona when additional items were included in the budget for certain Indian children who returned from publicly supported boarding schools for the summer. While these children are in school they receive an assistance allowance for only clothing and personal incidentals.

Two States raised the maximums in their programs for aid to the blind. The average payment for Indiana went up $2.61 when the maximum

was raised from $55 to $95; in Missouri, where all recipients were getting payments at the $50 State maximum in April, the maximum payment was increased to $55.

The average payment for general assistance went down 68 cents, with considerable variation among the States in the amount of change.

With the approval of a plan for aid to the blind in Nevada, this program is now being administered with Federal participation in all 53 jurisdictions covered by the Social Security Act.

OLD-AGE AND SURVIVORS INSURANCE monthly benefits amounting to $228.6 million were being paid at the end of May to almost 5½ million persons. The number of beneficiaries rose during the month by about 86,000. While the increase was slightly less than that a month earlier, May was the tenth consecutive month in which the increase exceeded 60,000.

At the end of May, monthly benefits were being paid to 4.2 million persons aged 65 or over, three-fourths of a million more than in May 1952. Retired workers accounted for 69 percent of all aged beneficiaries; their average monthly benefit was $50.27—an increase of $8.25 from the average a year earlier. Persons receiving wife's or husband's benefits made up 18 percent of the group aged 65 or over; those receiving widow's or widower's benefits, 12 percent; and those receiving parent's benefits, less than 1 percent. Almost a million children under age 18 of retired or deceased workers and about a quarter of a million mothers were receiving monthly benefits.

Monthly benefit awards continued at a high level in May and totaled 131,600—approximately the same as in April. Awards to retired workers increased somewhat, to 75,300; all other types of monthly benefit awards showed a small decrease. Lump-sum death benefits awarded in May amounted to a record $8.0 million—an increase of $29,000 from the previous record total awarded in April; these awards were based on the wage records of 47,000 deceased workers,

(*Continued on page 9*)

Selected current statistics

[Corrected to July 13, 1953]

Item	May 1953	April 1953	May 1952	Calendar year 1952	Calendar year 1951
***Labor Force*[1] (in thousands)**					
Total civilian	62,964	62,810	62,778	62,966	62,884
Employed	61,658	61,228	61,176	61,293	61,005
Covered by old-age and survivors insurance [2]				45,900	44,800
Covered by State unemployment insurance [3]	36,300	36,200	35,200	35,717	34,858
Unemployed	1,306	1,582	1,602	1,673	1,879
***Personal Income*[4] (in billions; seasonally adjusted at annual rates)**					
Total [5]	$283.8	$282.7	$266.2	$269.7	$254.3
Employees' income [6]	198.0	197.2	180.2	184.3	170.1
Proprietors' and rental income	49.9	49.4	51.8	51.2	50.7
Personal interest income and dividends	22.1	22.0	20.9	21.0	20.5
Public aid [7]	2.4	2.5	2.3	2.4	2.3
Social insurance and related payments [8]	8.9	9.0	7.6	7.9	7.0
Veterans' subsistence allowances [9] and bonuses	.4	.4	.9	.7	1.2
Miscellaneous income payments [10]	2.3	2.4	2.7	2.4	2.5
Old-Age and Survivors Insurance					
Monthly benefits:					
Current-payment status: [11]					
Number (in thousands)	5,487	5,401	4,575		
Amount (in thousands)	$228,634	$224,274	$161,229	$2,228,969	$1,884,531
Average old-age benefit	*$50.27*	*$50.11*	*$42.02*		
Awards (in thousands):					
Number	132	135	68	1,053	1,336
Amount	$6,148	$6,118	$2,187	$42,750	$42,282
***Unemployment Insurance*[3]**					
Initial claims (in thousands)	780	835	892	11,174	10,836
Weeks of unemployment claimed (in thousands)	3,768	4,332	4,708	54,311	50,393
Weeks compensated (in thousands)	3,243	3,698	4,041	45,777	41,599
Weekly average beneficiaries (in thousands)	772	840	918	874	797
Benefits paid (in millions) [12]	$72	$83	$87	$998	$840
Average weekly payment for total unemployment	*$23.16*	*$23.27*	*$22.40*	*$22.79*	*$21.08*
Public Assistance					
Recipients (in thousands):					
Old-age assistance	2,601	2,604	2,666		
Aid to dependent children:					
Families	569	572	598		
Children	1,508	1,515	1,547		
Aid to the blind	99	98	98		
Aid to the permanently and totally disabled	173	170	142		
General assistance	261	275	302		
Average payments:					
Old-age assistance	*$48.75*	*$48.85*	*$45.15*		
Aid to dependent children (per family)	*82.56*	*82.44*	*76.07*		
Aid to the blind	*54.02*	*53.74*	*49.97*		
Aid to the permanently and totally disabled	*48.52*	*48.36*	*46.29*		
General assistance	*47.61*	*48.29*	*46.75*		

[1] Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

[2] Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 and May 1952 not available.

[3] Data from the Bureau of Employment Security, Department of Labor.

[4] Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

[5] Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

[6] Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

[7] Payments to recipients under the 4 special publi assistance programs and general assistance.

[8] Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

[9] Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

[10] Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

[11] Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

[12] Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

ERRATUM. ***On page 4, column 2, of the June 1953 issue, the third line of the last paragraph should have read:*** **ultimately rates may be higher than**

Old-Age and Survivors Insurance Beneficiaries: Assets and Liabilities at End of 1951

by MARGARET L. STECKER*

The Bureau of Old-Age and Survivors Insurance, in its national survey of beneficiaries' resources conducted at the end of 1951, collected information on the assets and liabilities of older beneficiaries. Like other older men and women in their communities, some beneficiaries had been able to save for their later years—although often only a little—and some had been unable to put anything by or had been obliged to use up their capital so that whatever they once had is now gone. Information on the net worth of elderly beneficiaries is given in the following pages.

OLD-age and survivors insurance beneficiaries who have been able to accumulate something in the way of assets find their holdings an important resource in two ways. Not only may the assets in themselves provide an income, but their capital value may be used to supplement an income that is insufficient for current needs. It is significant, therefore, that three-fourths of the old-age and aged-widow beneficiaries had assets of some kind at the end of 1951, although the value of the assets may have been small or there may have been debts that exceeded the assets in value. An eighth of the men and aged widows and a tenth of the women old-age beneficiaries had cash, stocks, bonds, and other liquid assets worth $5,000 or more—enough to last for 8 years if used at the rate of $50 a month. A tenth of the men, a twelfth of the aged widows, and a twentieth of the women old-age beneficiaries owned their homes, other real estate, or other nonliquid assets, and had $5,000 or more in liquid assets.

These findings as to the net worth of old-age and aged-widow beneficiaries are derived from an analysis of the final tabulations of selected data on assets and liabilities [1] collected in the 1951 national survey of beneficiary resources.[2] The figures relate to the 15,923 beneficiaries in the survey who received benefits all 12 months of the year.[3] These men and women constitute nine-tenths of all the beneficiaries in the sample and account for eight-tenths of 1 percent of the total number of old-age and aged-widow beneficiaries to whom benefits were paid in December 1950, when the sample was selected.

No attempt has been made in the surveys of old-age and survivors insurance beneficiaries to ascertain how much they had in assets and liabilities when they first became entitled to benefits and how their net worth had changed between then and the beginning of the survey year. All that is known about their assets is what they had at the beginning of the year, what they used for living during the year, and what they had at the end of the year. All that is known about their liabilities is the amounts they owed at the beginning of the year, the debts they incurred for living during the year, and the liabilities they had at the end of the year.[4] The values reported are those given by the beneficiary.

Since old-age and survivors insurance covers most employment for wages and self-employment, beneficiaries of the program are a cross section of the older, retired population and include the well-to-do, the moderately well off, and the downright poor. Even among the men and women who were reasonably comfortable as long as they worked were some who had only limited financial resources to supplement their benefits in their retirement or to provide for their dependents.

Net Worth

Roughly 7 in 10 beneficiaries had assets that exceeded their liabilities, although for a sixth to an eighth the difference was less than $1,000 (table 1). Two hundred and fourteen men, 41 aged widows, and 12 women old-age beneficiaries in the survey were worth $50,000 or more at the end of 1951.

Nearly 1 in 20 beneficiaries had liabilities greater than their assets or had liabilities but no assets. Relatively more men with nonentitled wives and more married women old-age beneficiaries and relatively fewer aged widows were in this situation.

One in 4 old-age and aged-widow beneficiaries had no assets or liabilities; the proportion of nonmarried men was three times that of the married, and the proportion of nonmarried women was twice that of the married women old-age beneficiaries.

The assets of most old-age and

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1 All the data on assets, liabilities, and net worth relate to the resources at the end of the survey year of the "beneficiary group"—a man or woman and spouse if married, or an aged widow. The "survey year" was a period of 12 consecutive calendar months ended in October, November, or December 1951 or January 1952, depending on the date of the interview.

2 For findings from the preliminary data and a description of the survey see the *Bulletin* for August 1952. For findings based on the final tabulations of selected data relating to income, and a summary of the characteristics of beneficiaries in the survey, see the *Bulletin* for June 1953. There is no conflict between the earlier conclusions and those based on the final figures.

3 Benefits could have been suspended during the survey year for receipt of wages in covered employment of more than $50 in a calendar month, receipt of net earnings in covered self-employment of more than $600 in a calendar year, or as a penalty for violation of certain provisions of the Social Security Act. The 1952 amendments to the act raised to $75 and $900, respectively, the amounts beneficiaries could earn in covered employment without losing their benefits. None of these earnings limitations applies to beneficiaries aged 75 and over.

4 Account was taken only of assets used and debts incurred to meet current expenses; depletion of net worth in stock-market operations, business operations, and so forth was not counted.

aged-widow beneficiaries had been acquired during the years of the wage earners' employment; few had any surplus to invest after their retirement. Early beneficiaries of the program had gone through several years of depression in the 1930's, and they had drawn heavily on their capital, if they had any to use, before they became beneficiaries; some later beneficiaries had also depleted their assets before they were interviewed in 1951. Some beneficiaries had never earned enough to save for their own later years or for the future of their dependents.

Mr. and Mrs. M, for example, had no assets of any kind, no life insurance, no medical care insurance, no automobile—nothing except Mr. M's old-age benefits of $48.10 a month in 1951, which almost paid the rent of their apartment. Otherwise their entire support fell on an unmarried daughter who lived with them. They had no debts. Mr. M had been an unskilled factory worker in a large midwestern city. Soon after his retirement at the age of 65 in 1949, he had a stroke, and his entire right side was paralyzed. He had been confined to his bed ever since, and during 1951 he spent 18 weeks in the hospital. Mr. M's illness had "drained the couple of everything they owned," the interviewer wrote, and they were "one step from public assistance." If anything happened to the daughter so that she could no longer take care of Mr. and Mrs. M, they would have to ask for outside help, for they had no other resources. Mrs. M, being 10 years younger than her husband, will not be entitled to benefits until 1959.

Beneficiaries with the least in assets usually had small savings accounts or a few Series E Government savings bonds of low denomination, or both. Beneficiaries with the most in assets often owned their homes, other real estate, their businesses, marketable securities, or combinations of these.[5]

Mr. N's net worth was $20, but it was in none of these assets. A friend had owed him $120 for a number of years; Mr. N owed his doctor $100. If the friend repaid the loan, Mr. N could pay the doctor and have $20 left. It was not likely that he could pay the doctor otherwise on his 1951 income of $720 ($29 a month from old-age benefits, $31 from old-age assistance). Widowed, Mr. N lived in a cheap rooming house in a large eastern city and "ate around," except for the free meals his son occasionally gave him. He had retired as a restaurant worker in 1945 on account of his health. In

Table 1.—*Percentage distribution of beneficiary groups [1] by value of net worth [2] at end of survey year, 1951*

Net worth	Men old-age beneficiaries: Total	Men: Non-married	Men: Married, wife entitled	Men: Married, wife not entitled	Women old-age beneficiaries: Total	Women: Non-married	Women: Married [3]	Aged widows
All beneficiary groups								
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Liabilities exceed assets [4]	4.5	4.8	3.6	5.4	4.7	4.5	5.5	1.7
No assets or liabilities [5]	22.8	37.8	13.6	11.5	28.1	31.1	15.4	24.4
Assets exceed liabilities [6]	72.7	57.4	82.9	83.1	67.2	64.5	79.1	73.9
Less than $500	7.9	12.0	5.3	4.9	11.7	12.8	7.2	10.1
500–999	4.3	5.5	3.5	3.4	5.2	5.6	3.4	4.7
1,000–1,999	6.0	6.0	5.6	6.4	6.4	6.7	4.9	5.1
2,000–2,999	4.6	3.9	4.8	5.6	5.3	5.3	5.5	5.1
3,000–3,999	4.6	4.0	4.7	5.6	4.4	4.5	4.2	4.0
4,000–4,999	4.2	3.2	4.9	5.0	4.2	3.9	5.5	4.1
5,000–9,999	17.8	10.6	22.7	22.2	15.0	13.4	22.0	18.6
10,000–24,999	17.7	9.1	24.1	22.4	12.5	10.1	22.6	16.8
25,000–49,999	3.7	1.9	4.8	4.9	2.0	1.7	3.0	3.7
50,000 or more	2.0	1.1	2.5	2.7	.5	.4	.8	1.6
Median	*$2,983*	*$221*	*$5,610*	*$5,217*	*$1,046*	*$551*	*$4,502*	*$2,700*
Beneficiary groups with assets exceeding liabilities [6]								
Number of groups	7,895	2,499	3,363	2,033	1,702	1,328	374	1,868
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $500	10.0	21.0	6.4	5.9	17.4	19.8	9.1	13.7
500–999	5.9	9.5	4.2	4.1	7.7	8.7	4.3	6.3
1,000–1,999	8.2	10.5	6.8	7.7	9.5	10.5	6.1	7.0
2,000–2,999	6.4	6.9	5.8	6.8	7.9	8.2	7.0	7.0
3,000–3,999	6.4	7.0	5.7	6.7	6.6	6.9	5.3	5.5
4,000–4,999	5.8	5.5	5.9	6.0	6.2	6.0	7.0	5.6
5,000–9,999	24.4	18.5	27.4	26.7	22.4	20.9	27.8	25.2
10,000–24,999	24.3	15.9	29.0	26.9	18.6	15.7	28.6	22.8
25,000–49,999	5.1	3.3	5.8	5.9	2.9	2.7	3.7	5.0
50,000 or more	2.7	1.9	3.0	3.3	.7	.6	1.1	2.2
Median	*$6,334*	*$3,100*	*$7,500*	*$7,000*	*$4,132*	*$3,285*	*$6,968*	*$5,790*

[1] Includes only beneficiaries with no benefit suspensions during survey year.

[2] Represents the difference between the value of assets and the value of liabilities. Assets represent the net value of an owned home, other real estate, an owned business, livestock, patents, and copyrights; and cash, bank deposits, all types of stock and bonds, and loans to others. Liabilities represent balances owed on installment purchases; bills past due on open accounts and for rent, taxes, interest on mortgages, and medical care; borrowings on life insurance and securities; and unsecured borrowings. Life insurance is not included as an asset.

[3] Husband not entitled on wife's wage record but may be on his own.

[4] Includes beneficiary groups with liabilities but no assets.

[5] Includes beneficiary groups whose assets and liabilities balanced and a few whose assets and liabilities were unknown.

[6] Includes beneficiary groups with assets but no liabilities.

[5] Present value of the life insurance policies carried by the beneficiaries was not included in their assets, although the value of their borrowings on the policies was included among their liabilities. Face value of the policies was ascertained and will be analyzed in a later article. Present value was not calculated because of the variety of factors on which it depends. Some policies have no turn-in value; the present value of others depends on such variables as class and plan of the policy, its face value, the total amount of premiums paid in, the amount, if any, borrowed on the policy, the age of the insured, and so forth. To obtain these and other details about each policy in force was not practical in the national survey. The omission of the cash-surrender value of life insurance in valuing assets tends in some instances to understate a beneficiary's net worth. Analysis of the data collected in earlier surveys as to the cash-surrender value of beneficiary-owned life insurance policies shows that, by and large, high cash-surrender value was associated with high value of assets. The average present value was small, even among those who owned policies that could be surrendered for cash.

1951, at the age of 73, he had spent half the time in hospitals, partly as a charity patient, partly at the expense of his son who during the year had paid $300 for his care. Mr. N had no insurance of any kind against medical care costs and no life insurance.

Mr. and Mrs. O figured their net worth as more than $20,000 at the end of 1951, as follows—real estate mortgages, $16,000; trailer, $2,800; bank account, $1,500. During the year they had reduced their bank balance by $1,750 to buy a new automobile. Mr. O had used most of the equity in his life insurance during the depression to bolster his business, but he still had a small policy. The couple had no debts. With the security provided by his investments, Mr. O decided to retire in 1947 at the age of 67 when his incorporated electrical business was sold. In 1951 Mr. and Mrs. O had an income of $1,466, consisting of interest on their holdings ($800) and Mr. O's old-age benefits ($55.50 a month); Mrs. O, being 6 years younger than her husband, had to wait until 1952 for her wife's benefits. The couple made their home in the trailer, described as "de luxe" by the interviewer, and went south in the winter, returning north in the spring for the warmer months.

At the end of 1951 Mr. and Mrs. P were worth $183,500, and Mr. P's life was insured for $24,000. Their assets consisted of $143,500 in stocks, bonds, and cash in the bank, and a $40,000 house. The house contained two apartments, in one of which the couple lived; the other was rented the entire year. They owned a late-model, expensive car and had no debts. Mr. P had been a corporation executive in a large southwestern city. When he retired in 1946 at the age of 65, he received a company pension as well as old-age benefits. In 1951 the couple's income from the pension was $4,300; from their benefits it was $1,217 ($67.60 a month for Mr. P, $33.80 for Mrs. P); and their assets yielded $9,586 in dividends, interest, and net rent from the apartment—a total income of $15,103. Unlike most beneficiaries, Mr. and Mr. P were able to add to their assets during the year. They made improvements on their house costing $1,700 and increased their bank account by $2,000.

Table 2.—*Percentage distribution of beneficiary groups [1] by ownership of nonliquid and liquid assets [2] at end of survey year, 1951*

Ownership of assets and value of liquid assets	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Nonmarried	Married, wife entitled	Married, wife not entitled	Total	Nonmarried	Married [3]	
	All beneficiary groups							
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No assets [4]	26.4	42.0	16.3	15.4	31.6	34.5	18.8	25.6
Nonliquid assets	53.5	30.4	67.2	72.1	36.8	31.5	60.0	46.9
No liquid assets [4]	14.4	9.0	15.8	21.6	10.4	9.6	14.0	13.0
Liquid assets	39.2	21.4	51.4	50.5	26.5	21.9	46.1	34.0
Less than $500	10.1	5.6	11.6	15.5	8.4	7.2	13.7	8.2
500–999	4.9	2.6	6.5	6.3	3.4	2.9	5.5	5.0
1,000–1,999	6.1	3.8	8.3	6.8	4.0	3.3	7.2	5.1
2,000–2,999	3.8	2.2	4.9	4.7	2.8	2.2	5.1	4.1
3,000–3,999	2.4	1.1	3.4	2.8	1.7	1.3	3.6	1.9
4,000–4,999	1.8	1.0	2.7	1.8	1.5	.9	4.0	1.5
5,000–9,999	4.9	2.3	7.0	6.0	2.8	2.5	4.4	3.8
10,000–24,999	3.3	1.8	4.4	4.1	1.5	1.3	2.3	3.0
25,000–49,999	1.0	.5	1.3	1.3	.2	.2	.2	.8
50,000 or more	.9	.5	1.2	1.1	.1	.1	—	.5
Liquid assets only	20.0	27.5	16.5	12.5	31.6	34.0	21.1	27.5
Less than $500	7.0	10.1	5.1	4.4	11.3	12.1	8.0	8.7
500–999	3.0	4.0	2.6	1.8	4.8	5.1	3.4	3.9
1,000–1,999	3.1	3.8	3.2	1.8	4.5	5.0	2.5	3.6
2,000–2,999	1.6	2.2	1.3	1.0	3.0	3.1	2.5	2.7
3,000–3,999	1.2	1.7	.9	.7	1.7	1.8	1.3	1.8
4,000–4,999	.8	1.1	.6	.6	1.3	1.5	.8	1.2
5,000–9,999	1.8	2.5	1.4	1.1	2.9	3.2	1.7	3.2
10,000–24,999	1.2	1.6	1.0	.9	1.5	1.7	.6	1.8
25,000–49,999	.2	.3	.2	.2	.4	.5	.2	.4
50,000 or more	.2	.2	.2	.1	.1	.1	—	.1
	Beneficiary groups with assets							
Number of groups	7,992	2,526	3,397	2,060	1,733	1,349	384	1,880
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Nonliquid assets	72.8	52.5	80.3	85.2	53.8	48.1	74.0	63.0
No liquid assets [4]	19.5	15.5	18.9	25.5	15.2	14.6	17.2	17.4
Liquid assets	53.2	37.0	61.4	59.7	38.7	33.5	56.8	45.6
Less than $500	13.7	9.7	13.9	18.4	12.3	11.0	16.9	11.1
500–999	6.7	4.5	7.8	7.4	5.0	4.4	6.8	6.8
1,000–1,999	8.3	6.5	9.9	8.0	5.8	5.0	8.9	6.8
2,000–2,999	5.2	3.9	5.8	5.6	4.0	3.4	6.2	5.5
3,000–3,999	3.2	1.9	4.1	3.3	2.5	2.0	4.4	2.6
4,000–4,999	2.5	1.7	3.2	2.2	2.2	1.4	4.9	2.0
5,000–9,999	6.6	3.9	8.4	7.1	4.2	3.8	5.5	5.1
10,000–24,999	4.5	3.1	5.3	4.8	2.1	1.9	2.9	4.0
25,000–49,999	1.3	.9	1.6	1.5	.3	.4	.3	1.1
50,000 or more	1.2	.8	1.4	1.4	.2	.2	—	.7
Liquid assets only	27.2	47.5	19.7	14.8	46.2	51.9	26.0	37.0
Less than $500	9.4	17.4	6.1	5.2	16.6	18.5	9.9	11.6
500–999	4.0	6.9	3.1	2.1	7.0	7.8	4.2	5.3
1,000–1,999	4.2	6.5	3.8	2.2	6.6	7.6	3.1	4.9
2,000–2,999	2.2	3.8	1.6	1.2	4.4	4.7	3.1	3.6
3,000–3,999	1.6	2.9	1.1	.8	2.5	2.7	1.6	2.4
4,000–4,999	1.1	1.9	.7	.7	2.0	2.2	1.0	1.6
5,000–9,999	2.4	4.4	1.7	1.3	4.2	4.8	2.1	4.4
10,000–24,999	1.6	2.7	1.1	1.1	2.2	2.6	.8	2.4
25,000–49,999	.3	.6	.3	.2	.6	.7	.3	.6
50,000 or more	.3	.4	.3	.1	.2	.2	—	.2

[1] Includes only beneficiaries with no benefit suspensions during survey year.

[2] Nonliquid assets represent the net value of an owned home, other real estate, an owned business, livestock, patents, and copyrights. Liquid assets represent cash, bank deposits, all types of stocks and bonds, and loans to others. Life insurance is not included as an asset. Ninety-one percent of all beneficiary groups with nonliquid assets owned their homes.

[3] Husband not entitled on wife's wage record but may be on his own.

[4] Includes a few beneficiary groups whose assets were unknown.

Except for mortgages on their homes and small current bills, frequently for medical care, beneficiaries had few liabilities. Rent of living quarters, taxes on real estate, interest on a mortgage, and installment payments on a purchase contract cannot go unpaid for long. Older persons with their frequently low incomes usually are not wanted as clients for new loans; the risk is too great that they will not be able to pay off the debt.

Mortgages on old houses are hard to finance when their location and condition are too poor to provide acceptable collateral.[6] Borrowings were not possible on the life insurance carried by many beneficiaries because of the type of their policies.

Mr. and Mrs. Q, however, had had a $500 loan against his life insurance policy for a long time. Each year he had paid the interest as it came due, but he had not been able to reduce the principal. When the policy matures, it will yield only half its face value of $1,000. The couple had no other debts, and they were totally without assets. Mrs. Q had been confined to her bed for a number of years, but neither she nor her husband had insurance against any of the costs of medical care. Mr. Q had retired as a skilled building-trades worker in 1947, following a work accident. He was 66 years old and immediately qualified for old-age benefits; at the same time his wife, also aged 66, was awarded wife's benefits. In 1951 Mr. Q's benefits were $52.30 a month and Mrs. Q's were $26.20—a total income from benefits of $942 for the year. In addition, Mr. Q received old-age assistance of $335 and Mrs. Q, $593. The couple lived by themselves in a large midwestern city, where he was president of the local Townsend Club.

Mr. and Mrs. R during 1951 paid off a debt equal to a fifth of their annual income. At the beginning of the year they had owed $300 to a finance company, $65 in small amounts to a son, son-in-law, and nephew, and $600 for physician's services. At the end of the year they still owed $370. Their income was $2,879, made up of old-age and wife's benefits ($860), a company pension ($1,503), and a public service pension ($516). Mr. R had also cashed a life insurance policy for $137. He still had two $1,000 policies left, and Mrs. R had three small policies with a total face value of $400. Mr. R was entitled to two separate pensions because, after leaving the private utility company where he had been employed for years as a semiskilled worker, he was employed by the city long enough to become entitled to a public service pension. On attaining age 65 in 1943 he got both his old-age benefits and the company pension; when he retired from his city job in 1949 he got the public service pension. Mrs. R was 2 years younger than her husband and began receiving wife's benefits in 1945. In 1951 Mr. R's benefits were $47.80 a month; Mrs. R's were $23.90. Mrs. R's sister, who shared their home in a large midwestern city, was almost blind and had been totally dependent on Mr. and Mrs. R for the preceding 18 years. When she dies a small life insurance policy will be paid to Mrs. R. Mr. and Mrs. R and the sister had all been sick, at times seriously, during the year. They carried no medical care insurance of any kind.

Nonliquid and Liquid Assets

Beneficiaries whose assets can easily be turned into cash are in a somewhat different situation from those whose property is less readily marketable, such as an owned home, other real estate, or an owned business. Many nonliquid assets yield a cash income, however, and those that do not, such as an owned home, also have their place in the security pattern of the owners. Fifty-three precent of the men, 37 percent of the women old-age beneficiaries, and 47 percent of the aged widows owned nonliquid assets (table 2). More than twice as many married as nonmarried beneficiary groups had nonliquid assets, partly but not entirely because more of them owned their homes. There was about the same relative difference between the married and the nonmarried in the ownership of assets when those who had liquid assets were added to those who had nonliquid assets. A fifth of the nonmarried men and women, half of the married men, slightly less than half of the married women old-age beneficiaries, and a third of the aged widows owned both nonliquid and liquid assets.

From 15 to 20 percent of the beneficiaries who had assets of any kind had no liquid assets, and their net worth was accounted for by their nonliquid assets. Most beneficiaries with assets, however, not only owned nonliquid assets but also had such liquid assets as bonds, stocks, and money in the bank. In fact, beneficiaries who owned their homes and other nonliquid assets were more apt to have liquid assets than were beneficiaries without nonliquid assets, and the value of their liquid assets was greater.

Roughly three-fifths of all the beneficiary groups owned liquid assets of some kind at the end of 1951, but 17–20 percent had less than $500 (table 3). Median values for the groups who had any liquid assets were in the narrow range of $1,000–1,600 for the different beneficiary types.

Mr. and Mrs. S represent the beneficiary groups who owned practically nothing but nonliquid assets. The exception in their case was one $25 Government savings bond. They placed their net worth at $8,350. Their home, which was not mortgaged, they valued at $7,000; a lot they owned was in the process of being sold for $325; and Mr. S had a gas station he said was worth $1,000. Mrs. S had a life insurance policy for $230; her husband had none, having cashed it some time before 1951. Their automobile was 20 years old. They had no debts. The couple lived in a little village in one of the Central States, in a big old house filled, the interviewer said, with evidences of better days. Mrs. S had become entitled to old-age benefits under the 1950 amendments on the basis of her summer work in a local cannery. In addition to her benefits of $20 a month, the couple's income in 1951 consisted of $500 Mr. S netted from his gas station ("the town is overrun with gas stations," he said), $43 Mrs. S earned working on the local board of elections, and a $45 gift from one of their children—a total income of $828 for the year. If they could make ends meet, Mr. and Mrs. S were satisfied. They economized in every way possible, raising all their vegetables, "being careful" with the electricity, and so forth. They could have rented rooms in their home had Mrs. S been able to care for them, but the additional work was beyond her strength. She was not ill, but at the age of 70 she could not undertake this extra activity.

Owning assets other than a home

[6] While it is more difficult for a person in his 60's or older to obtain a loan than for one 20 or 30 years younger, elderly men and women with substantial incomes, ample liquid assets, large life insurance policies, or relatives who are in a position to guarantee repayment can usually get credit. The down payments required are often larger for older than for younger borrowers.

in certain States excludes the owner from eligibility for public assistance, no matter how small the current income or how difficult the sale of the property might be. The interviewer reported, for example, that Mrs. T, living in a small New England village and having a hard time supporting a 13-year-old grandson who lived with her, probably could not get assistance for herself or the boy because of the assets she owned in addition to her home. At the end of 1951, Mrs. T valued at $2,000 the home she owned free and clear; she had some land in another State worth $600, some stock she did not know much about but valued at $500, and $75 in the bank—a total asset value of $3,175. She had no life insurance and no debts. Her cash income was $500 for the year, and her daughter had paid taxes of $37 on her home. During the year Mrs. T had sold a piece of land for $50 and used the money to live on; she had also withdrawn $325 from the bank and used that. She was 74 years old in 1951 and had been a widow for 8 years; her widow's benefits were $41.20 a month, and dividends on the stock were $7 for the year. She raised her own fruit and vegetables; her firewood was cut on her own land. She was anxious to add to her resources by working but felt she could not take a job away from home because there would be no one to care for her grandson, and home employment was not available in the village where she lived.

Table 3.—*Percentage distribution of beneficiary groups*[1] *by value of liquid assets*[2] *owned at end of survey year, 1951*

Value of liquid assets	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married[3]	
	All beneficiary groups							
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No liquid assets[4]	40.9	51.1	32.1	37.1	42.0	44.2	32.8	38.7
Liquid assets	59.1	48.9	67.9	62.9	58.0	55.8	67.2	61.3
Less than $500	17.0	15.7	16.7	19.8	19.7	19.2	21.8	16.8
500–999	7.9	6.6	9.1	8.1	8.2	8.0	8.9	8.9
1,000–1,999	9.2	7.5	11.5	8.6	8.5	8.2	9.7	8.7
2,000–2,999	5.4	4.5	6.2	5.7	5.8	5.3	7.6	6.8
3,000–3,999	3.5	2.8	4.3	3.5	3.4	3.1	4.9	3.7
4,000–4,999	2.6	2.1	3.3	2.5	2.8	2.4	4.9	2.7
5,000–9,999	6.6	4.8	8.4	7.0	5.7	5.6	6.1	7.0
10,000–24,999	4.5	3.4	5.4	5.0	3.0	3.0	3.0	4.8
25,000–49,999	1.2	.8	1.6	1.4	.7	.7	.4	1.2
50,000 or more	1.1	.7	1.5	1.3	.2	.3	----------	.6
Median	*$270*	*0*	*$500*	*$844*	*$205*	*$100*	*$523*	*$262*
	Beneficiary groups with liquid assets							
Number of groups	6,424	2,132	2,754	1,538	1,468	1,150	318	1,549
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than $500	28.7	32.0	24.6	31.5	33.9	34.3	32.4	27.4
500–999	13.3	13.6	13.4	12.8	14.1	14.3	13.2	14.6
1,000–1,999	15.6	15.4	16.9	13.7	14.6	14.7	14.5	14.2
2,000–2,999	9.1	9.1	9.2	9.1	9.9	9.6	11.3	11.1
3,000–3,999	6.0	5.8	6.4	5.5	5.9	5.6	7.2	6.1
4,000–4,999	4.5	4.3	4.9	3.9	4.9	4.3	7.2	4.4
5,000–9,999	11.2	9.8	12.4	11.2	9.9	10.1	9.1	11.4
10,000–24,999	7.6	6.9	8.0	7.9	5.1	5.3	4.4	7.8
25,000–49,999	2.1	1.7	2.3	2.3	1.2	1.3	.6	2.0
50,000 or more	1.9	1.4	2.1	2.0	.4	.5	----------	1.0
Median	*$1,511*	*$1,100*	*$1,000*	*$1,244*	*$1,135*	*$1,000*	*$1,146*	*$1,281*

[1] Includes only beneficiaries with no benefit suspensions during survey year.
[2] Represents cash, bank deposits, all types of stocks and bonds, and loans to others.
[3] Husband not entitled on wife's wage record but may be on his own.
[4] Includes a few beneficiary groups whose assets were unknown.

Home Ownership

About half of the men, a third of the women old-age beneficiaries, and two-fifths of the aged widows owned their homes at the end of 1951 (table 4). Proportionately more than twice as many couples as nonmarried old-age beneficiaries were home owners. Some beneficiaries had mortgages on their homes—either the unpaid balance on a purchase contract or as security for a direct loan. Most of these old men and women, however, owned their homes outright—80 to 85 percent of all the home owners of the different beneficiary types.

Whether an owned home is an asset or a liability depends on how much equity the beneficiary has in the property, its age, size, location, state of repair, and so forth. Many old people who would like to sell or mortgage their homes are faced with the fact that the structures are old, not modern in plan or equipment, poorly located, and in more or less disrepair. Unsuitable as residences for persons getting along in years, they are also unsuitable for remodeling. Some beneficiaries, it is true, had made their homes over into apartments or were renting rooms. This effort to realize an income from an asset was not always entirely successful. If remodeling required financing, loan money might be hard to get. The space for rent might not be continuously occupied, and caring for the property and providing services for the tenants might be more of a burden than the owners should have assumed; they were not able to do the work themselves and could not pay someone else to do it.

Mr. U is an example. At the beginning of 1951, all his resources were gone except his farm home, and that was mortgaged. He valued the property at $10,500, and the mortgage was $1,290. His automobile was a 1937 model. He had used his savings and cashed his Government bonds and life insurance policies to meet living expenses during periods of unemployment and to cover the costs of his own illness and his wife's illness and death a year after their entitlement to benefits. Mr. U, a skilled mechanic, had lost his job in 1948 when he reached his company's retirement age of 65. He had worked for the same employer for more than 20 years but did not get a pension. Since losing his job, he had earned very little; in 1951 his self-employment netted him $30. His old-age benefits were $57.70 a month, and he had a net income of $111 for the year from an apartment in his

Table 4.—*Percentage distribution of beneficiary groups [1] by home ownership and mortgage status at end of survey year, 1951*

Home ownership and mortgage status	Men old-age beneficiaries: Total	Men: Non-married	Men: Married, wife entitled	Men: Married, wife not entitled	Women old-age beneficiaries: Total	Women: Non-married	Women: Married [2]	Aged widows
	All beneficiary groups							
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Home not owned	50.9	75.2	36.2	32.1	67.6	72.9	44.5	58.1
Home owned	49.1	24.8	63.8	67.9	32.4	27.1	55.5	41.9
Without mortgage	41.0	21.1	54.1	54.8	26.4	22.4	44.3	35.3
With mortgage	8.1	3.8	9.7	13.1	6.0	4.8	11.2	6.6
	Beneficiary groups with home owned							
Number of groups	5,329	1,081	2,585	1,663	820	558	262	1,059
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Without mortgage	83.5	84.7	84.8	80.6	81.6	82.4	79.8	84.3
With mortgage	16.5	15.3	15.2	19.4	18.4	17.6	20.2	15.7

[1] Includes only beneficiaries with no benefit suspensions during survey year.

[2] Husband not entitled on wife's wage record but may be on his own.

house—total income, $833. His son, for whom the apartment had been built originally, had moved during the year to be nearer his work, and the place had been vacant 3 months. Mr. U said it needed redecorating and doing this would add to his expenses in the near future. Another son lived with the beneficiary but was mentally subnormal and worked only irregularly. "So," Mr. U told the interviewer, "we managed mostly on my benefits." His property contained 15 acres, but Mr. U did not try to operate it as a farm. He kept a few hens and raised all the vegetables he used throughout the year. He could do no more, in addition to the housework and repairs on his property, because of a bad hip and a bad heart. Treatment for both these conditions was indicated, but the beneficiary kept putting it off because he "couldn't afford it." He had no insurance of any kind against the costs of medical care.

Some beneficiaries solved the problem of what to do with a big old house by sharing it with relatives and living as a joint household. Twenty-two percent of the men and women old-age beneficiaries and 30 percent of the aged widows lived in their own homes and had relatives living with them at the end of 1951. The internal financial arrangements of the households varied.

Mrs. V is one of the many elderly women who owned their homes and little else. She said her house in a large eastern city was worth $12,500 at the end of 1951, and she had $200 in the bank. These were her total assets. She had a $375 life insurance policy and no debts. When interviewed, she was 73 years old and had been a widow for 11 years. In 1943, Mrs. V became entitled to widow's benefits, which in 1951 were $38.40 a month. These, together with $3 interest on her savings, gave her an income of $464 for the year. This money she had for her own use, to provide clothing, medical care, and other personal requirements. Her son, his wife, and their two young children lived with Mrs. V, and the son paid all the expenses of operating the home, including taxes, insurance, and the cost of repairs, utilities, food, and other items of family living.

Use of Assets

Whether or not beneficiaries were able to use assets for current needs depended not only on whether they had any to use and the value of what they had but also on whether they could turn their assets into cash or its equivalent. There is more to using assets, however, than marketability. Such property as these elderly men and women owned they regarded as the backlog of their old-age security. While in theory there may be no reason why they should not live on their capital in their later years, in practice there are many reasons why they do not wish to do so, even if there is a market for their property. It is hard for many old people to realize that the rainy day they have been saving for has finally arrived. Each withdrawal from the bank, each cashing of a bond, frightens them as they watch their bulwark against dependency weaken and disappear. They see no prospect of rebuilding their capital as they might have done when they were younger.

An owned home that might be sold and the proceeds used currently for more suitable, even if not less expensive, quarters is kept because of its emotional value associated with most of the years of the owner's adult life; in this house he invested his savings, raised his children, and has been a respected member of the community. To part with it in his old age means the loss of more than an economic asset. Thus he continues to live, often uncomfortably, in housing that is relatively better than his other requirements that are provided by his cash income. Repairs and upkeep are neglected, and the physical condition if not the market value of the property steadily deteriorates. By letting repairs and upkeep go, however, the home owner sometimes pays less for his housing than he would have to pay in rent, and the costs of owning a home—if no less inevitable—do not have to be paid so frequently as rent.

On the other hand, there were beneficiaries who included use of savings as part of their plans for living in the later years. Some of them had accumulated their assets with that idea in mind.

Mr. W, formerly a gateman in a textile mill in a middle-sized southern city, used most of his cash after his retirement in 1950 to buy himself a home. His retirement income was certain—old-age benefits of $58.30 and a company pension of $26 a month—giving him a total income for the year of $1,012. He had a small accident insurance policy and enough life insurance ($1,600 in three policies) to cover funeral expenses and any small debts he might have when he died. He

therefore took $820 of the $1,000 he had in the bank to buy a one-room house on a small plot of ground and left his son's home where he had been living. Mr. W, a widower, preferred to live alone and believed he could manage successfully on his income unless he became ill, in which case he would call on his children for aid. At the end of the year he owned his house and had $180 in the bank, his life insurance, and a 15-year-old automobile. He planned to start a garden in the spring.

Mrs. X, who had managed a real estate office in a large western city for many years, was worth $10,000 at the end of 1951. All her assets were liquid—in stocks, bonds, and bank accounts. She had a $1,000 life insurance policy and no debts. During the year she had withdrawn $1,200 from the bank to supplement her income of $1,048 in paying for her own and her sister's medical care. Mrs. X had been badly injured in a traffic accident in 1950 and had not worked since then. Being aged 65 at the time, she received her old-age benefits immediately; they were $67.30 a month in 1951. She bought stocks with the $4,000 she received as indemnity for the accident, and these, with the bonds she already owned, produced an income of $240 in 1951. Her sickness and accident insurance policy had been canceled after the accident. With her sister and the sister's husband, Mrs. X shared the home a brother had bought for them, for which they paid a nominal rent although the interviewer reported it was easily worth $100 a month. Mrs. X had assumed a considerable share of the cost of supporting her sister, who required constant medical care and whose husband did not earn enough to pay heavy bills for doctor's services and medicines as well as the couple's ordinary living expenses. Mrs. X said she was spending at least $40 a month just for medicines. She expected to continue using her assets to supplement her income "rather than owe anyone, even though she died penniless." Of course, as she sells her securities to buy the things she and her sister need, her income from assets will be reduced.

Beneficiaries who used assets during the year did so for many reasons. Bank accounts were depleted and securities were sold to pay rent or taxes, interest, or other fixed charges on a home, as well as for such emergencies as the costs of sickness or accident care. Regular withdrawals of capital to supplement inadequate incomes were not uncommon. While this use of assets was sometimes according to a plan made before retirement, more often savings were used for living expenses because the beneficiaries found that otherwise they could not manage. A catastrophic illness or operation requiring weeks of hospital, physician's, and nursing care, or a chronic condition requiring constant medical attention, could wipe out the modest savings of a lifetime in as many weeks as it had required years to accumulate them.

SOCIAL SECURITY IN REVIEW

(*Continued from page 2*)

slightly fewer than in April. The average lump-sum amount per worker represented in the awards during May reached an all-time high of $170.64.

FEWER CLAIMS FOR BENEFITS under the State unemployment insurance programs were filed in May 1953 than in any other May since the end of World War II. The number of initial claims continued to decline, dropping 6.7 percent from the April total to 779,700. Weeks of unemployment claimed, which represent continuing unemployment, declined for the second successive month, and the total of 3.8 million was 13.0 percent less than that for April. For both types of claim the continuing downward movement was largely the result of seasonal factors.

A new postwar low for the month was also established in the number of claimants receiving benefits in an average week; from 840,400 in April the average dropped 8.1 percent to 772,100. As the number of beneficiaries declined, the amount of benefits paid also fell off, dropping 13.1 percent to $72.1 million; the total was 17.0 percent less than that paid a year earlier. Although the average weekly benefit check for total unemployment declined 12 cents from the previous month's average to $23.16, this amount represented increases of 76 cents and $2.53 from the averages paid in May 1952 and May 1951.

*Private Pension Plans in Six Countries**

INFORMATION on private pension plans in other countries has not hitherto been readily available in the United States. These plans, established to supplement the public provisions in effect to protect workers and their dependents or survivors, take many forms, varying with the country's economy and the adequacy of the basic social insurance system. The following summary of private pension plans in effect in Denmark, Norway, Sweden, and Switzerland as of September and October 1952, and in Australia and New Zealand as of October 1951, is based on a series of surveys made by H. Walter Forster as a service to those of his firm's clients who have branches in the countries he visited. These reports have been made available to the Social Security Administration.

This summary touches only briefly on the social insurance provisions in effect in the six countries.[1]

Denmark

Public System

The social insurance system in Denmark pays male workers 65 years of age and over and female workers aged 60 and over a flat basic pension on retirement, plus a series of allowances paid under specified conditions. The basic pension varies with the size of the community of residence and is adjusted semiannually to the cost of living; it is not related to wage rates. A pension is also payable in case of total disability, but there is no provision for survivor benefits. The law sets up a restrictive income test for receipt of benefits that is a form of means test.

Private Plans

Types of plans and coverage.—Private pension plans have been in existence in Denmark for at least 50 years. A majority of the larger employers have contributory plans covering salaried employees and providing retirement, disability, and survivor benefits. Although some plans for wage earners exist, workers have not, as a rule, been interested in contributory private plans, since payment of a private pension may operate, through the income (means) test, to reduce the amount of the public pension. Such reduction in benefits is of more significance to wage earners than to salaried employees.

An Insurance Board closely supervises noninsured funded plans; although it does not supervise insured plans, it has approved an agreement between the private insurance companies and the Government's State Insurance Company establishing actuarial standards and other provisions. At the end of 1950, there were approximately 2,500 insured plans covering 50,000 employees and 300 noninsured plans covering 43,000 employees. Additional employees are covered by informal plans, the mere announcement of which gives employees certain legal rights.

Eligibility for participation.—Before an employee becomes eligible to participate in an established private pension plan, he is usually required to have worked 1–3 years in the establishment and to have attained age 20–30 (the average is under age 25). Many plans establish a maximum age for entering the plan; for some the maximum is as low as age 40. This provision is designed to lower employer costs under funded plans, but since the older worker thus excluded is usually covered by a special plan requiring additional employer financing when and if the employee attains retirement age, the employer costs are largely shifted to the period after retirement rather than the period of employment.

Retirement age. — Following the pattern of the public system, the usual retirement age provision in private plans is 65 for men and 60 for women. Some plans provide later retirement ages, adding as much as 5 years for both sexes. There is a trend toward increasing the retirement age in private plans to 67 for men and 63 for women as a result of the increasing average age of the population.

Pension amount.—Few plans relate benefits to average earnings—the usual practice in the United States under insured plans. About half the plans are of the money-purchase type, in which an agreed percentage of current pay is invested by the employer and employee in a level-premium contract, with the sum of the purchases determining the benefit level. Under this type of funding, the older the employee upon entering the plan the smaller the pension. An approach to adequacy is sometimes achieved for older employees by a supplement for past-service credit and establishment of a reasonable minimum pension. Although this type of plan has much appeal for employers because of fixed costs, the trend is away from such plans.

Pensions under the remaining half of the private plans are based on "final" pay—that is, pay at time of retirement. The benefits amount to 50–70 percent (usually 66⅔ percent) of average earnings in the last 3–5 years after 25-35 years of service, and they are proportionally less for shorter service. These plans reflect the influence of the public plans for the military and the civil service, which date from 1851 and which pay pensions of 70 percent of final pay after 35 years of service, with an employee contribution of 5 percent of earnings. In addition to presenting the employer with the problem of varying costs, the final-pay plans are expensive since each pay increase raises all prior-service costs.

Maximum benefits.—Many plans attempt to reduce costs by devices that limit the amount of the pension. In

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* Based on reports made by H. Walter Forster, a director and former president of Towers, Perrin, Forster & Crosby, Inc., pension consultants. The summary was prepared by Herman B. Brotman, Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

[1] For details on the public programs see Carl H. Farman and Veronica Marren Hale, *Social Security Legislation Throughout the World* (Division of Research and Statistics, Bureau Report No. 16), 1949; Carl H. Farman, "World Developments in Social Security Legislation," *Social Security Bulletin*, March 1950; and Konrad Persson, "Social Welfare in Sweden," *Social Security Bulletin*, April 1949.

Denmark, it is customary to provide a maximum salary base on which pensions may be computed, but the pressure is to increase such maximums as wage levels increase and as high-level employees are affected. Other plans introduce limitations by excluding from the base salary increases after age 55–60 or cost-of-living allowances.

Employee rights on separation.—Partly as a result of legal requirements but chiefly from accepted practice, Danish workers usually have rights based not only on their own contributions but also on those of their employer at the time of separation.

Under the plans insured with an insurance company, the premiums may be continued by the employee himself or jointly with his new employer under the old contract; the contract can be amended to fit the plan with the new employer; the employee may be given a paid-up benefit; a woman leaving to marry may receive a cash payment, as may a worker who emigrates to another country; or an employee may receive in cash the surrender value of the policy arising from his own contributions or at least half the total premiums plus 4-percent interest.

Under the noninsured funded plans, minimum rights are established by a 1936 law (amended in 1950), as follows: (1) Service under the plan of less than 5 years gives the employee rights to his own contribution plus interest of 3.5–4.5 percent and less the cost of the insurance risk. (2) After 5 years of service under the plan, the employee has rights to total contributions (including the employer's) plus 4-percent interest and less the cost of the insurance risk. (3) If an employee is dismissed for an offense and is convicted to serve a prison term or convicted of a fraud against the employer, he loses all rights to the employer's contributions. (4) An employee's rights are transferred to the pension plan of the new employer, but if there is no such plan an annuity must be purchased for him (cash is paid instead of an annuity if the rights equal less than 12 months' salary).

Survivor benefits.—Most of the private plans make provisions for regular payments to widows and orphans separately. Widows usually receive 50–60 percent of the husband's prospective pension. Under insured plans, the widow's pension is payable for life regardless of whether there are any young children, and it continues even in the event of remarriage. Noninsured plans are usually less liberal; if the marriage took place after the employee was 55–60 years old, the widow is frequently ineligible for a pension.

The orphan's pension is a flat amount in some cases. In most cases, however, it is 10 percent of the father's prospective pension for half orphans and 20 percent for full orphans. The pension is usually payable until the orphan attains age 18, but in some cases it is payable until age 21.

Death benefits and life insurance.—In view of the provision of survivor benefits, most private plans do not include payment of death benefits. When a death benefit is provided, the benefit is limited to an amount equal to approximately 1 year's pension. Very little group life insurance exists in Denmark.

Disability.—Almost all the private plans provide for pension payment in cases of permanent disability. Full pensions, computed on the assumption that the current rate of pay for the employee would have continued until normal retirement age, are payable if working ability has been decreased by at least two-thirds. In some instances the pension amount is graded in accordance with length of service, and a stated minimum is payable after a reasonable minimum length of service. Survivor protection remains in force.

Contributions.—Employer contributions under the money-purchase plans average about 10 percent of payroll. For the final-pay plans, employer contributions amount to about 20 percent of payroll, although the costs are higher for the most liberal plans. In Denmark, employers usually make voluntary contributions in high profit years to cover past-service costs, to reduce future payments, to increase benefits, or to strengthen reserves.

Almost all plans (80–90 percent) require employee contributions. The standard contribution is 5 percent of earnings, but it may amount to as much as 8 percent.

Tax provisions.—Employees are permitted to deduct their contributions to private plans for income-tax purposes up to a certain maximum, generally not sufficient to cover the entire contribution. Employers may deduct their total contributions for income-tax purposes, provided the contribution is not larger than the premium for an annuity with benefits equal to those in the pension plan. Past-service costs, if paid in lump sums, cannot in general be charged off in less than 6 years.

Pensions are considered taxable income in Denmark, where tax rates are relatively high even at low income levels.

Norway

Public System

The Norwegian public system pays all persons aged 70 or over a uniform flat pension on retirement, subject to a means test, with supplements provided by many of the municipalities (political subdivisions, including rural areas). Seamen and forestry workers are covered by special plans that omit the means test and that permit retirement at age 60 and 65, respectively. There is no national provision for payment of permanent disability pensions before retirement age, but municipalities in some cases pay such pensions. Restricted widow's pensions are payable if the pensioner dies after age 70 (following retirement), provided the widow is over age 60. Orphan's pensions are not provided, but separate children's allowances are paid to pensioners for each child under age 16.

Private Plans

Types of plans and coverage.—Private plans have existed in Norway for more than 50 years. A large number of salaried employees but relatively few wage earners are covered. An Insurance Board under the Ministry of Social Affairs supervises the pension insurance companies, which have underwritten about 2,500 plans covering about 50,000 employees. In addition there are about 150 funded noninsured plans that have definite benefit schedules covering some 30,000 employees and about 1,500 funded plans that do not have definite benefit schedules. The coverage of these latter plans, established out of war profits and other types of profits and viewed by the Ministry as a step toward a definite insured or noninsured plan, is unknown.

Although it is customary to have

separate plans with different benefits for salaried employees and wage earners, a technicality in the tax law, which permits insured plans to cover either or both groups of workers, makes coverage of both groups mandatory for noninsured plans.[2]

Eligibility for participation.—To be eligible to participate in a private pension plan, an employee is usually required to have served 1–5 years and to have reached age 20–25. The maximum entry age is 50–55, but, as in Denmark, workers hired at an older age are usually paid comparable benefits by the employer through an informal pay-as-you-go plan. The result is merely to shift the timing of employer costs to the period after retirement and to protect the currently funded plan.

Retirement age. — Most plans provide a retirement age of 60–68 for men and 55–63 for women, but the average is age 65 for men and age 60 for women. In view of the retirement age of 70 in the public system (dating from 1937), there is a tendency to raise the retirement age for both men and women in the private plans. This tendency is encouraged by the Norwegian Government in view of the increasing proportion of older persons in the population, the existence of a labor shortage, and the belief that the average worker can continue on the job until the attainment of this higher age.[3]

Pension amount. — Practically all plans are of the final-pay type. Salaried employees receive pensions equal to 40–60 percent of final pay on retirement. The usual provision is for a pension of 50 percent after 30 years of service and proportionally less for shorter service. Inclusion of this provision results from the influence of the military and civil-service retirement systems, which provide 66 percent of final pay after 30 years of service and include disability and survivor benefits. In plans for wage earners it is customary to pay an amount equal to the anticipated national and municipal pensions, plus the "free amount"—the amount of income permitted in the means test for the public pension—until age 70, and only the free amount thereafter. Pensions for wage earners sometimes vary with marital status. The subsidiaries of United States and British companies operating in Norway usually use an average-pay rather than a final-pay system, as they ordinarily do in their home countries.

Maximum benefits. — Benefit levels are limited through various devices. Many plans establish a maximum salary base or state a maximum pension amount. Other plans exclude salary increases made within 5–10 years of retirement or after ages as low as 50; some exclude from the base any cost-of-living allowances. Legislation has been introduced to limit tax credits to contributions producing a maximum pension equal to the maximum in the military and civil-service retirement systems.[4]

Employee rights on separation. — The employee's rights on his separation from a job often include rights based on the employer's contributions as well as on his own. Noninsured definite benefit plans provide full rights even after such comparatively short service as 5 years. Indefinite benefit plans provide rights based on the employee's own contributions. Under insured plans the employee himself or jointly with a new employer may continue to carry all or some of the insurance contract. In noninsured plans the employee is entitled to a reduced, paid-up annuity. If a woman leaves employment to marry or a worker emigrates to another country, rights are paid in cash.

Survivor benefits. — Survivor benefits in plans covering wage earners, as distinguished from salaried employees, are based on the worker's prospective pension if he dies before he reaches age 70; no benefits are provided in the private plans if death occurs thereafter since in such circumstances the public system pays the pension.

Plans covering salaried employees provide separate widow and orphan pensions. Widows' pensions are usually 50 percent of the husband's prospective pension, but there is a trend toward increasing the amount to 60 percent to match the provisions of the civil-service, seamen's, and forestry workers' public plans. Under the insured plans, the widow's pension continues after remarriage, but it generally is discontinued under noninsured plans. Widows are barred from receiving pensions under some plans if the marriage occurred less than 1 year before the death of the husband or if the husband was already aged 60 at the time of the marriage. Pensions for half-orphans are provided as follows: one child, 40 percent of the widow's pension (half the father's prospective pension); two children, 60 percent of the widow's pension; three, 75 percent; four, 90 percent; and five or more, 100 percent. Full orphans receive twice as much. Orphan pensions are payable until the children attain age 18 or, in some cases, a higher age if they are continuing their education or are disabled.

Death benefits and life insurance.—Insured plans often pay death benefits equal to 1 year's pension. Such death benefits are paid on death before retirement or half at retirement and half at death after retirement.[5]

Disability. — Payments in case of permanent disability occurring before retirement are not usual in plans covering wage earners and are provided in only half the plans covering salaried employees. In these latter plans, the payment for total disability is almost always equal to the prospective old-age pension the employee would have received if he had continued at the same rate of pay until retirement. Payments for partial disability are scaled, in proportion to the degree of disability, down to 25-percent disability.

Contributions. — Costs of private plans in Norway, practically all of which are of the final-pay type, are rather high. Employer contributions

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[2] A revision of the tax law, in December 1952, makes new-plan coverage of the two groups of workers mandatory although the benefit provisions may be different.

[3] Under the tax-law revision of December 1952, retirement ages of less than 67 for men and 62 for women can be written into new plans only with the special consent of the Ministry of Social Welfare. A study by the Ministry in early 1953 showed that the average retirement age in private plans was 67 for men and 62 for women.

[4] Passed in December 1952.

[5] Under the tax-law revision of December 1952, employer contributions for death benefits and life insurance features are not deductible for income-tax purposes since deductions are restricted to contributions for pensions.

vary from 20 to 25 percent of payrolls, less employee contributions.[6]

Approximately half the plans covering salaried employees require employee contributions, usually 5 percent of earnings. Wage earners sometimes contribute moderate sums.

Tax provisions. — For national and municipal income-tax purposes, employees may deduct contributions to private pension plans and premiums for life and voluntary sickness insurance. Employers, who are subject to a national tax of 45–50 percent of net income, may deduct the total employer contribution to an old plan except for large, lump-sum payments. Legislation restricts the maximum contribution per employee that the employer may deduct under new plans to the amount that would provide a pension equal to the maximum pension in the military and civil-service systems.[7]

Pensions are considered taxable income in Norway, since contributions are essentially tax free.

Sweden

Public System

The Swedish public system pays workers 67 years of age or over a flat pension as a matter of right, plus a series of supplements, some of which are subject to a means test. The supplements consist of payments to cover variations in housing costs among the different areas, a wife's allowance, an extra allowance for blindness, and an allowance adjusted quarterly to a cost-of-living index.

Private Plans

Types of plans and coverage.—Private plans have existed in Sweden for more than 50 years. They cover salaried employees almost exclusively. Although some plans covering wage earners have been more recently introduced, labor unions have not been especially interested in such contributory plans because receipt of a private pension payment would operate to reduce the total public pension as a result of the application of the means test. In addition to the private plans described below, there is a considerable amount of individual contract insurance (annuities), especially popular among the self-employed and the professional groups since contributions (premiums) are tax-deductible. The private plans fall into four categories:

1. Svenska Personal-Pensionskassen (S.P.P.), a group insurance company, founded in 1917 by employers specifically to provide pensions. It operates as an insurance company under Government supervision and pays definite and assured benefits. It underwrites 5,065 plans covering 126,000 salaried employees.

2. Pension Funds, which may be insured. These funds operate on an actuarial basis, under the supervision of the Royal Pension Board. Assets must be invested outside the employer's business. Benefits have a high degree of assurance. These funds cover about 200 plans and 100,000 salaried employees working in such enterprises as the cooperative movement, the merchant marine, insurance companies, and banks.

3. Pension Foundations. There are approximately 1,000 registered pension trusts, supervised by the Royal Pension Board but with less strict actuarial provisions than the Pension Funds. Employees have a real base of protection. The foundation is a preferred creditor in case of bankruptcy. The employer cannot withdraw reserves. The foundation can dispose of reserves to make actual pension payments but only to the extent that reserves for future pensions are not reduced.

4. Free Foundations, coverage unknown, not required to register, and without national governmental supervision. These foundations offer the employee less definite protection than do the Pension Foundations. The foundation is not a preferred creditor in case of liquidation, and employers can withdraw reserves at any time to cover current pension costs.

The S.P.P. and the Pension Fund plans usually require employee contributions since they assure benefit payment, but the Pension Foundation and Free Foundation plans do not. The latter types of plans were established out of high wartime and postwar profits as extremely flexible systems to provide substantial pensions to retired salaried employees, to permit adjustment of pensions to keep them below the means test level in the public system, to permit the granting of cost-of-living increases to pensioners, and to supplement insured plans under certain circumstances, such as transitory arrangements for new workers too old to participate in the regular plan.

Eligibility for participation. — An employee usually becomes eligible to participate in an existing plan after a period of service, such as 2 years, and attainment of age 21–25. Older workers are often excluded from participation and covered by another type of plan.

Retirement age.—The usual retirement age in the private plans is 65 for men and 60 for women. There is a tendency to increase the retirement age to 67, at least for men, since this is the retirement age under the public program.

Pension amount. — The S.P.P. has set the standards for pension levels. The pension amount for salaried employees is usually 60 percent of final pay after 30 years of service and proportionately less for fewer years of service. This rate is somewhat less than that for civil-service employees. Subsidiaries of United States and British companies use an average-pay rather than a final-pay concept, as they would in their home countries. Pensions for the relatively small number of covered wage earners are generally on a flat (uniform) basis and are paid in full until the pensioner reaches age 67, when they are reduced to the maximum income that the means test permits the worker to receive without reducing his public pension.

Maximum benefits.—The size of the pension is limited by establishing a maximum salary base or by relating the pension amount to a lower percentage of higher earnings. In some plans, salary increases after age 55–60 are excluded from the pension computation, but cost-of-living allowances

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[6] The tax-law revision of December 1952 encourages employers to make extra contributions to a "premium fund" to cover contributions in years when the employer might not be able to pay such contributions or premiums.

[7] The tax-law revision of December 1952 allows an employer to deduct an additional amount, up to the amount of his contribution, if paid into a "premium fund" to cover contributions in years when the employer might not be able to pay contributions or premiums. The premium fund may not exceed 8 times the annual premium. See also footnote 5.

are generally included. In other plans, a limitation of the ratio of the employer contribution to the employee contribution causes late salary increases to have little effect on the pension finally payable.

Employee rights on separation.—In S.P.P. and Pension Fund plans, employees on separation have practically full rights based on both their own and their employer's contributions. An old S.P.P. contract may be continued by the employee himself or jointly with his new employer; otherwise the employee receives a paid-up benefit. A woman who resigns to marry or a worker who emigrates to another country receives a lump-sum benefit. In no case does an employer receive repayment or credit for his contribution.

Survivor benefits.—S.P.P. and Pension Fund plans pay separate widow's and orphan's pensions on the death of the employee. The widow's pension is usually 50 percent of the husband's prospective pension, payable at any age whether or not there are young children. It is discontinued on remarriage. The amount of the orphan's pension is also related to the father's prospective pension, as shown below.

Number of orphans	Percent of father's pension	
	Half orphans	Full orphans
1	15	37.5
2	25	55.0
3	30	67.5
4	35	75.0
Each additional child	5	5.0

These pensions are payable until the orphan reaches age 21, or later if he is incapacitated.

Death benefits and life insurance.—The S.P.P. plans usually include endowment life insurance covering about 50 percent of the annual salary. The maximum endowment policy written is the sum of the prospective pension and the widow's pension, which could amount to 90 percent of the annual salary. The benefits are paid in full in a single payment if death occurs before retirement. Otherwise half is paid on retirement (early, disability, or normal retirement) and the other half on death. Group life insurance is available from several insurance companies largely or solely at the expense of the employee. There are between 600 and 700 such plans covering about 125,000 employees. Benefits range up to two-thirds of annual earnings.

Disability.—All S.P.P. plans and most Pension Fund plans provide permanent disability pensions, usually after 90 days of at least 50-percent disability. The amount of the pension is related to the degree of disability and ranges from 50 percent to 100 percent of the prospective retirement pension, computed on the assumption that the employee would have continued at the same rate of pay until retirement. The disability pension usually may begin at any age, regardless of cause, except that workmen's compensation payments are deducted from the pension in the case of work injuries or illnesses.

Contributions.—In view of the high costs of final-pay plans (the usual type in Sweden), employer contributions range up to 30 percent of payroll, less any employee contributions. In those plans that assure benefit payments, employee contributions are required. The rates are usually 6 percent for women and unmarried men and 8 percent for married men. The higher rate for married men covers the provision for a widow's pension.

Tax provisions.—Employee contributions and some insurance and annuity premiums are deductible for income-tax purposes. Employers may deduct all pension payments made out of current income and/or all contributions to private plans, including contributions for past service, in any amount.

Pensions from private plans as well as those from the public system constitute taxable income to the pensioner — subject, however, to liberal deductions.

Switzerland

Public System

The Swiss public system pays pensions, on retirement, to men and unmarried women aged 65 and over. A couple may receive a pension if the employee is aged 65 and his wife is at least 60 years old. The pension is related to length of covered service, with the maximum payable after 20 years of service. Because the law became effective in 1948, maximum pensions will not be payable until 1968. The law requires no means test and pays pensions as a matter of right, regardless of income. Survivor benefits are provided. No provision for disability is made in the public pension system.

Private Plans

Types of plans and coverage.—Private plans have existed in Switzerland for more than 50 years. About 2,000 insured and 1,000 noninsured plans are in effect. Wage earners as well as salaried employees of the major employers are usually covered, although some plans are restricted to the salaried employees. There is no Federal supervision, but most Cantons check to ensure that funds are used for the purposes specified. Most noninsured plans are employer-administered and allow some latitude as to amounts paid and persons benefited.

The three major types of plans in use are final-pay, money-purchase, and average-earnings. The early private plans, strongly influenced by the Federal employee and railroad plans, were of the final-pay type but have gradually changed to the money-purchase type. Since money-purchase plans penalize the employees hired at an older age, supplementary and minimum pensions have been introduced that partly wipe out the savings in costs. The subsidiaries of United States and British companies usually employ average earnings, as in the plans common in their home countries.

Eligibility for participation.—Employees generally must serve 1–5 years and be over age 20 before becoming eligible to participate in an existing private plan. The usual provision requires 3 years' service and age 23. The maximum entry age for newly hired employees ranges from 35 to 55, with an average of 45. The older workers are, however, often covered by a modified plan.

Retirement age.—Most plans provide for retirement at age 65 for men and 60 for women. A few plans use age 62 for women, but the recent trend is to raise the retirement age for women to 65 since the public system provides for retirement at that age for both sexes.

Pension amount.—Most of the final-pay plans, with benefits proportional to length of service, provide pensions ranging up to 50 percent of final pay, though some pay as high as 70 percent. Some plans provide pensions of 30–40 percent of final pay after a minimum length of service. The money-purchase plans pay whatever the contributions (usually 10–15 percent of earnings) bought in annuities. Average-earnings plans, as in the United States, pay pensions related to wage rate, earnings levels, and length of service. A few plans give the retiring employee rights to the entire capital accumulated at time of retirement, payable as a lump sum.

A limiting factor is usually introduced through establishment of a maximum salary base.

Employee rights on separation.—While the separated employee has rights based on his own contributions, rights based on the employer contributions are rare. Some few plans do award such rights in case of separation for ill health (when no disability pension is provided) or when the employee is discharged because of lack of work.

Survivor benefits.—At least two-thirds of the private plans provide a widow's pension, but only if the husband died before retirement. Under the usual provision, the widow's benefit is about 50 percent of the husband's prospective pension. Some plans compute the widow's pension as 20–40 percent of the husband's pay at time of death.

Limitations may be introduced. A plan may require, for example, that the marriage must have taken place before the husband reached a specified age. Under some plans, if the widow was more than 10 years younger than the husband, the pension is reduced by 2–4 percent for each such year in excess of 10. If the widow remarries, it is usual to pay her a lump sum equal to her pension for 1–3 years and to discontinue the pension.

Plans that provide a widow's pension also provide orphan's pensions; some plans pay pensions for the orphan but not for the widow. The pension for a half orphan is usually 10–20 percent of the father's prospective pension, but some plans pay 10–20 percent of the father's final pay. The pension for a full orphan is generally 50–100 percent more than that for a half orphan. Most plans carry a maximum provision that stipulates that the total of the widow-and-orphan payments may not exceed the employee's prospective pension or 50–60 percent of his pay at death.

Death benefits and life insurance.—Under final-pay plans, a death benefit equal to three to five times the pension amount is usually paid. Money-purchase plans provide a death benefit, through an endowment contract, that is equal to the capital sum expected at retirement. Other plans include group life insurance contracts.

Disability.—Not all the private plans pay disability pensions. Of those that do, some provide a scale of benefits based on length of service, others pay the amount of the retirement pension computed on the assumption that the employee's wages would have remained unchanged to age 65, and still others pay 10 percent of the death benefit annually.

Contributions.—The more liberal final-pay plans require an employer contribution of 20–30 percent of payroll. Money-purchase plans cost the employer 10–15 percent of payroll, the higher figure being the usual one, plus the additional costs of past-service credits and minimum pensions where provided.

Employee contributions are always required, but the formulas vary. Some plans determine employee contributions as a percentage of earnings—usually less than 5 percent; others provide for employee contributions equal to one-third to one-half of benefit costs. Plans that provide uniform benefits require a flat-sum employee contribution.

Tax provisions.—Under the Federal income-tax laws, the employee may deduct his total contributions. Practice among the Cantons varies. Treatment of the employer's deduction also varies among the Cantons, but the deduction of his contributions is unlimited under Federal tax provisions (except during World War II, when the deduction was limited to 15 percent of the payroll amount).

Pensions are regarded as taxable income, but most pensioners pay no income tax as a result of the high level of tax-free income.

Australia and New Zealand

Because of the high degree of similarity in the basic systems in Australia and New Zealand, these two countries are treated together. Significant differences are indicated.

Public System

In both countries, uniform old-age benefits, based on a means test, are paid at specified ages without regard to previous employment and earnings. This approach, and the nature of the tax laws, have to a large degree determined the kind of private plans that have developed.

Australia pays a uniform pension to men aged 65 and over and women aged 60 and over. The combined pension for a couple approximates 50 percent of the average earnings in the Nation.

In New Zealand a uniform pension (the age benefit) is payable, subject to a means test, after age 60. For a couple, both aged 60, the age benefit may, in the case of a worker with low earnings, exceed his final wage. At age 65, a new uniform payment (the universal superannuation benefit) becomes payable as a matter of right without an income test. This benefit, though uniform, is progressive—that is, although all pensioners receive the same amount (£85 per year in 1953), the amount increases by £5 on April 1 of each calendar year for all pensioners, and it is scheduled to reach a maximum of £149 10s. per year (equaling the age benefit) in 1966. If the age benefit exceeds the universal superannuation benefit, the worker continues to receive the former after age 65.

Private Plans

Types of plans and coverage.—The nature of the public system in both countries has encouraged the development of private plans that more nearly resemble contributory savings plans with life insurance coverage than plans that pay regular monthly pensions. There are about 1,200 insured plans in New Zealand and about 4,800 insured plans and 1,200 noninsured plans in Australia. The average number of persons covered by each plan is low, since most establishments are small and plans tend to cover only male employees.

Most plans are on an individual-contract basis, since little group insurance is written in these countries. Ninety percent of the plans are endowment contracts of a given face amount, maturing at a stipulated (retirement) age and providing life insurance for the same face amount (for men) to the maturity date. For women and for those men who cannot pass the medical examination, a special endowment contract is written that, in the event of death before the maturity date, refunds premiums plus interest. The endowment contract at maturity (retirement age) can pay a lump sum or can be used to purchase an annuity for the employee or for the employee and his beneficiaries, or part of the lump-sum payment may be used by the employee for voluntary purchase of such annuities. The noninsured plans usually are established as a trustee corporation, often investing in the employer's business. Even under insured plans, an individual trustee is set up to act as counselor to the employee in view of the complex decisions he must make at the time of retirement.

Eligibility for participation.—Some plans require up to 3 years of service before an employee can participate, but the tendency is to make him eligible soon after employment.

Retirement age.—In Australia the age qualification for retirement matches the retirement age under the public system—65 for men and 60 for women. In New Zealand, in the provisions for retirement of male employees, about half the plans match the age for the age benefit under the public system (60) and half match the age for the universal superannuation benefit (65). The provision for female employees in New Zealand is usually age 50 or 55, with only a few plans requiring attainment of age 60 for retirement.

Pension amount and contributions.—Benefits and contributions are linked together in a wide variety of formulas, of which the following are examples:

In indefinite benefit (money-purchase) plans, for benefits based on future service, a fixed employee contribution rate is established, with the employer matching or exceeding the employee contribution. Under an alternate method sometimes used, the employee is given a range of contribution rates (2.5–10.0 percent of earnings), from which he chooses the rate he wishes to pay. The employer matches the contribution. For benefits based on past service, a supplement to future service contributions is added. If, for example, a supplemental contribution rate of 0.2 percent for each year of past service is to be added to a 5-percent rate for future service and the employee has had 15 years of past service, the total employer contribution rate would be 8 percent (5 percent plus 15 times 0.2 percent).

In definite benefit plans, for benefits based on future service, the plan provides an endowment of 100–200 percent of current annual pay. The employee pays half the costs, not to exceed 5 percent of earnings, while the employer pays the remaining costs up to the tax-free limit. If the plan provides a regular pension, such as the sum of 1¼ percent of each year's pay, the employee pays a fixed percentage of earnings—say, 4 percent—and the employer pays the rest of the cost. For benefits based on past service, an addition to the regular pension plan benefit is provided—¾ of 1 percent of pay at the time of the plan's introduction, multiplied by years of service, paid for by an additional employer contribution. In some plans the endowment amount is determined by adding, for each year of past service, an amount equal to 1 week's earnings at the time the plan was established.

At retirement age, except in the few regular pension plans, the trustee and the employee must decide how to dispose of the capital sum (endowment) available. The disposition is usually made in the following order: (1) Applying to purchase of home (or paying off mortgage), and to debt on such items as furniture and personal effects, which do not enter into the means test for the public pension; (2) purchase of annuity equal to allowable (maximum) income in the means test for public pension; (3) building capital up to permissible limit for receipt of full public pension; and (4) making permissible investments.

Many plans include a special welfare fund, derived from special employer contributions, recaptured dividends, capital gains from investment of funds, collection fees paid to trustees by insurance companies, and the like. Large reserves of this type can be used to increase the employee's retirement benefits.

A number of plans provide that employees who commit a dishonorable act or cause the employer a loss can be deprived of some or all of their rights in order to reimburse the employer. In some cases, dismissals for other forms of misconduct may reduce payments to an employee.

In the operation of some plans, an estimate is made of the anticipated dividends up to the time the employee will retire. This "bonus" is then used either to increase the employee's benefits over those guaranteed by the current employer and employee contributions or to reduce the employer's current contributions in anticipation of the effect of the accumulated bonus.

Employee rights on separation.—The general practice in private plans is to guarantee the employee, as a minimum, the return of his own contributions at any time, plus a gradual increase in rights based on the employer contribution, in proportion to the length of service. High turnover after short employment causes high net employer costs since the guarantee of the return of the employee's contributions to the employee uses up the total surrender value of the policy and results in a loss to the employer of the contribution that he has made.

Survivor benefits.—Survivor benefits are not normally provided directly. The life insurance feature of the endowment contract (to maturity under the plan) and the voluntary purchase of beneficiary annuities by the employee at retirement substitute for this benefit. The welfare funds mentioned above sometimes make payments to widows.

Disability.—Some noninsured plans provide permanent disability payments, usually equal to the prospective retirement benefit. A number of employers provide disability benefits as a supplement to the insured endowment plan.

Tax provisions.—In both countries, employer and employee contributions

are deductible for income-tax purposes, up to specified limits.

Australia considers tax-free the portion of a regular pension benefit that represents capital but treats the interest as taxable income. In New Zealand, a regular pension for life is taxable income, but if the pension is purchased for a specified number of years (not for life), the employee gets his capital back tax free. The employee must, however, pay the social security tax (7.5 percent) on his pension, even if his exemptions cause little or no income tax to be payable on the pension.

In both Australia and New Zealand, if the benefit is paid as a capital sum, only 5 percent of the capital sum received in the year is considered taxable income.

Notes and Brief Reports

Applicants for Account Numbers, 1952

The issuance of 4.4 million new employee account numbers in 1952 brought to 106.8 million the total number of accounts established since the beginning of the program (table 1). While the 1952 total was 564,000 fewer than the number established in 1951, the first year to show the substantial impact of registrations resulting from the 1950 amendments, it exceeded the average number in the years 1945–50 by more than 1.5 million (table 2).

In 1952 the volume of account numbers issued was maintained at a relatively high level chiefly because of the large registration of the nonfarm self-employed covered by the 1950 amendments. It is estimated that approximately 1 million account numbers were issued in 1952 to this group. Although the provisions for their coverage became effective on January 1, 1951, most self-employed persons needing account numbers did not apply until shortly before they paid their first social security contributions when filing their income-tax returns for 1951, which were due March 1952. Many account numbers also were issued to the self-employed during the latter half of 1952; during this period a number of persons who had failed to report a social security account number on their income-tax returns were requested by the Bureau of Old-Age and Survivors Insurance to obtain their number and forward this information.

Two other factors affected the volume of account numbers issued in 1952—the expansion of employment opportunities in consumer and defense industries, and the receipt of applications from persons employed either by State and local governments or by nonprofit organizations who were brought into coverage in 1952 under the voluntary coverage provisions of the 1950 amendments.

Fewer accounts were established in

Table 1.—*Number of applicants for account numbers and the cumulative number as of the end of each period, by sex and by year, 1940–52*

[In thousands]

Period	Total		Male		Female	
	Total during period	Cumulative total as of end of period	Total during period	Cumulative total as of end of period	Total during period	Cumulative total as of end of period
1940	5,227	54,225	3,080	37,342	2,147	16,883
1941	6,678	60,903	3,702	41,044	2,976	19,859
1942	7,638	68,541	3,548	44,592	4,090	23,949
1943	7,426	75,967	2,904	47,496	4,522	28,471
1944	4,537	80,504	1,828	49,324	2,709	31,180
1945	3,321	83,825	1,504	50,828	1,817	32,997
1946	3,022	86,847	1,432	52,260	1,590	34,587
1947	2,728	89,575	1,299	53,559	1,429	36,016
1948	2,720	92,295	1,305	54,864	1,415	37,431
1949	2,340	94,635	1,113	55,977	1,226	38,657
1950	2,891	97,526	1,405	57,382	1,485	40,142
1951	4,927	102,453	2,420	59,802	2,507	42,649
1952	4,363	106,816	2,292	62,094	2,071	44,720

Table 2.—*Distribution of applicants for account numbers, by race, age group, and sex, and by year, 1940–52*

Year	Total			Negro			Under age 20			Aged 20 and over [1]		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
1940	5,226,688	3,080,032	2,146,656	630,337	413,984	216,353	2,137,542	1,264,299	873,243	3,089,146	1,815,733	1,273,413
1941	6,677,584	3,701,467	2,976,117	786,668	508,979	277,689	3,174,241	1,885,858	1,288,383	3,503,343	1,815,609	1,687,734
1942	7,637,416	3,547,376	4,090,040	905,238	457,145	448,093	3,720,663	2,013,325	1,707,338	3,916,753	1,534,051	2,382,702
1943	7,415,294	2,901,273	4,514,021	1,058,178	355,341	702,837	3,649,172	1,835,939	1,813,233	3,766,122	1,065,334	2,700,788
1944	4,528,578	1,826,179	2,702,399	738,739	253,197	485,542	2,444,995	1,213,002	1,231,993	2,083,583	613,177	1,470,406
1945	3,321,384	1,505,839	1,815,545	504,321	195,313	309,008	1,851,854	922,562	929,292	1,469,530	583,277	886,253
1946	3,022,057	1,431,760	1,590,297	388,489	185,709	202,780	1,600,260	746,796	853,464	1,421,797	684,964	736,833
1947	2,727,810	1,299,092	1,428,718	314,788	154,975	159,813	1,620,237	801,092	819,145	1,107,573	498,000	609,573
1948	2,719,642	1,304,625	1,415,017	309,790	150,628	159,182	1,770,613	912,189	858,424	949,029	392,436	556,593
1949	2,339,502	1,113,006	1,226,496	259,620	125,342	134,278	1,518,152	773,289	744,863	821,350	339,717	481,633
1950	2,890,570	1,405,349	1,485,221	319,272	157,739	161,533	1,885,658	1,001,757	883,901	1,004,912	403,592	601,320
1951	4,927,120	2,420,488	2,506,632	708,533	282,037	426,496	2,537,114	1,373,921	1,163,193	2,390,006	1,046,567	1,343,439
1952	4,363,351	2,292,309	2,071,042	428,887	199,114	229,773	2,297,742	1,208,883	1,088,859	2,065,609	1,083,426	982,183

[1] Includes a small number of applicants whose ages were not reported.

1952 than in 1951 for both men and women, but the decrease was much more moderate for men. The 2.3 million account numbers issued to men represented a decrease of 5.2 percent, compared with a corresponding decline of 17 percent for women. While in every quarter of 1952 the number of applications received from women was smaller than in the corresponding quarter of 1951, this was not the situation for men. The 800,000 accounts established for men in January-March 1952—the first quarter reflecting the heavy registration of the self-employed—was one-third larger than in the same quarter a year earlier. In 1952, for the first time since 1941, men formed a majority of all applicants.

The 2.3 million account numbers issued to persons under age 20 represented a drop of 9.4 percent from the 1951 figure (table 3). Applicants in these ages in 1952 were by and large new entrants into the labor market, while in 1951 they included many persons already working in employments newly covered by the amendments. Although there was a decrease in the absolute number of accounts established for persons in this age group, the proportion they formed of all applicants increased to 53 percent in 1952, as against 51 percent in the preceding year (table 5).

The number of applicants in all the age groups between 20 and 49 was smaller in 1952 than in 1951, but it was larger by 9.1 percent for those aged 50 and over. The increase in the older age group was entirely attributable to the substantial gain registered by men —49 percent; applications filed by women dropped 26 percent. Most middle-aged and older applicants no doubt had been regularly self-employed and therefore had not needed an account number until the 1950 amendments brought them into coverage.

This same reason apparently explains also the comparatively large volume of accounts established for persons aged 60 and over. The 446,000 applications received from persons in this age group represented a 16-percent increase from the number in 1951; they formed 10 percent of all applications, the highest proportion on record. As might be expected, this increase was entirely due to the elderly men, who accounted for 68 percent of all applicants in this age group in 1952 as against 51 percent in 1951.

Both the absolute and relative numbers of accounts established for Negroes dropped sharply from the unusually large number in 1951, when many Negroes engaged in newly covered domestic employment applied for account numbers. The 429,000 applications received from Negroes (table 4) represented a drop of 39 percent from the 1951 total. Negroes formed only 9.8 percent of all applicants, the smallest proportion on record.

Table 3.—*Distribution of applicants for account numbers, by sex and age, 1952 and 1951*

Age group	Total			Male			Female		
	1952	1951	Percentage change	1952	1951	Percentage change	1952	1951	Percentage change
Total [1]	4,362,055	4,923,429	−11.4	2,291,403	2,418,052	−5.2	2,070,652	2,505,377	−17.4
Under 20	2,297,742	2,537,114	−9.4	1,208,883	1,373,921	−12.0	1,088,859	1,163,193	−6.4
20–24	306,332	391,562	−21.8	141,413	181,404	−22.0	164,919	210,158	−21.5
25–29	146,569	225,588	−35.0	70,147	113,918	−38.4	76,422	111,670	−31.6
30–34	138,492	207,970	−33.4	57,470	90,022	−36.2	81,022	117,948	−31.3
35–39	164,900	246,569	−33.1	59,853	91,681	−34.7	105,047	154,888	−32.2
40–44	202,520	258,905	−21.8	82,011	94,822	−13.5	120,509	164,083	−26.6
45–49	221,179	244,821	−9.7	106,868	94,294	+13.3	114,311	150,527	−24.1
50–54	221,222	220,919	+0.1	123,876	90,080	+37.5	97,346	130,839	−25.6
55–59	217,252	204,848	+6.1	136,298	90,241	+51.0	80,954	114,607	−29.4
60 and over	445,847	385,133	+15.8	304,584	197,669	+54.1	141,263	187,464	−24.6
60–64	192,853	175,248	+10.0	126,018	84,289	+49.5	66,835	90,959	−26.5
65–69	131,242	121,180	+8.3	89,969	62,366	+44.3	41,273	58,814	−20.8
70 and over	121,752	88,705	+37.3	88,597	51,014	+73.7	33,155	37,691	−12.0

[1] Excludes 1,296 applicants in 1952 (906 men and 390 women) and 3,691 applicants in 1951 (2,436 men and 1,255 women) whose ages were not reported.

Table 4.—*Distribution of applicants for account numbers, by sex, race, and age group, 1952*

Age group	Total			Male			Female		
	Total	White [1]	Negro	Total	White [1]	Negro	Total	White [1]	Negro
Total	4,363,351	3,934,464	428,887	2,292,309	2,093,195	199,114	2,071,042	1,841,269	229,773
Under 15	250,424	224,139	26,285	170,510	149,586	20,924	79,914	74,553	5,361
15–19	2,047,318	1,828,992	218,326	1,038,373	919,637	118,736	1,008,945	909,355	99,590
20–39	756,293	637,083	119,210	328,883	293,662	35,221	427,410	343,421	83,989
40–59	862,173	810,829	51,344	449,053	432,445	16,608	413,120	378,384	34,736
60–64	192,853	186,730	6,123	126,018	123,057	2,961	66,835	63,673	3,162
65–69	131,242	126,952	4,290	89,969	87,581	2,388	41,273	39,371	1,902
70 and over	121,752	118,671	3,081	88,597	86,460	2,137	33,155	32,211	944
Unknown	1,296	1,068	228	906	767	139	390	301	89

[1] Represents all races other than Negro.

Table 5.—*Percentage distribution of applicants for account numbers, by age, 1952 and 1951*

Age group	Total		Male		Female	
	1952	1951	1952	1951	1952	1951
Total	100.0	100.0	100.0	100.0	100.0	100.0
Under 20	52.7	51.5	52.8	56.8	52.6	46.4
20–59	37.1	40.6	34.0	35.0	40.6	46.1
20–29	10.4	12.5	9.2	12.2	11.7	12.8
30–39	7.0	9.2	5.1	7.5	9.0	10.9
40–49	9.7	10.2	8.2	7.8	11.3	12.6
50–59	10.1	8.6	11.4	7.5	8.6	9.8
60 and over	10.2	7.8	13.3	8.2	6.8	7.5
60–64	4.4	3.6	5.5	3.5	3.2	3.6
65–69	3.0	2.5	3.9	2.6	2.0	2.3
70 and over	2.8	1.8	3.9	2.1	1.6	1.5

Social Security Employment Taxes

Statistics on taxes under the Federal Insurance Contributions Act, showing the internal revenue districts in which the contributions were col-

lected, were formerly compiled by the Treasury Department and were carried quarterly in the BULLETIN. After 1950, however, the Bureau of Internal Revenue discontinued its procedure of accounting separately for social security and income taxes withheld. Since the amounts for the two taxes are now combined in one total, statistics on the social security taxes are no longer available from this source.

Because of the continuing interest in information on the amount of social security taxes paid in each internal revenue district, the Bureau of Old-Age and Survivors Insurance made plans to continue the series on social security tax collections as a byproduct of its regular wage and income record-keeping operations. The table shows for the first time data derived on this basis, for the fiscal year ended June 30, 1952; similar data will be published semiannually in the future.

From the record of employees' earnings and self-employment income that the Bureau maintains, it can determine the amount of social security taxes collected by applying the prevailing tax rate to total taxable earnings reported, after such earnings are tabulated according to internal revenue district.

Tabulations of taxable wages and self-employment income were prepared for periods most nearly comparable to the accounting cut-off periods in the Treasury Department series. Because of the differences in sources and in methods of deriving the data, the Bureau tabulations do not always include wage reports in the period in which they would have appeared in the former Treasury Department series. In general, however, the differences between the series are not believed to be significant, especially for periods of a year or longer.

As in the Treasury Department series, the amounts shown in the table represent taxes paid during the specified period in the various internal revenue districts, rather than taxes due on earnings during the period. In addition, some of the amounts involved may have been earned in one State and the taxes reported to a collector in a different State.

The estimates shown for the fiscal year 1951–52 are based on employer reports and self-employment income schedules processed in the Bureau's Division of Accounting Operations. In order to obtain the estimated amount of taxes from these wage and income reports, the reports are separated into the different tax-rate periods and the appropriate rates applied to yield the combined employee-employer or self-employment tax amount for each district. Contributions for covered employment in State and local governments are excluded from the table, although they may be included in future reports. These contributions, which are based on voluntary agreements entered into by the State and local governments with the Federal Government, are not considered taxes under the law.

The total tax amount for internal revenue districts in all States differs from the total Federal insurance contributions shown monthly in the BULLETIN tables (Current Operating Statistics section) that present data on the old-age and survivors insurance trust fund. The State table includes estimates of the amount of contributions that, because of the time lag, may not yet have been deposited in the trust fund. An additional reason for the difference is that the trust fund data include deposits made by State and local governments.

Social security employment taxes by internal revenue collection district, fiscal year 1951–52 [1]

[In millions]

Internal revenue collection district in—	Contributions during fiscal year 1951–52 for wage and salary employment [2]	Tax on self-employment income on forms processed through June 30, 1952 [3]
Total	$3,441.4	$148.6
Alabama	30.1	1.7
Arizona	9.3	.7
Arkansas	12.4	1.2
California	275.6	9.3
Colorado	25.5	1.7
Connecticut	68.0	2.5
Delaware	23.4	.4
District of Columbia	25.5	.4
Florida	39.1	2.5
Georgia	45.0	2.0
Idaho	7.9	.7
Illinois	290.7	10.9
Indiana	67.3	4.0
Iowa	32.0	3.7
Kansas	21.5	1.9
Kentucky	27.6	2.0
Louisiana	29.8	1.7
Maine	12.7	.9
Maryland	44.3	1.9
Massachusetts	123.2	3.9
Michigan	219.8	7.1
Minnesota	53.4	3.4
Mississippi	11.7	.9
Missouri	89.2	4.4
Montana	6.6	.7
Nebraska	20.1	1.7
Nevada	3.6	.2
New Hampshire	9.9	.6
New Jersey	113.3	6.5
New Mexico	7.1	.5
New York	632.0	15.7
North Carolina	49.9	2.4
North Dakota	3.9	.5
Ohio	228.1	9.5
Oklahoma	32.0	2.0
Oregon	29.0	2.6
Pennsylvania	297.1	11.2
Rhode Island	19.9	.9
South Carolina	21.1	1.0
South Dakota	4.5	.7
Tennessee	35.8	2.0
Texas	115.5	7.3
Utah	10.2	.6
Vermont	5.2	.3
Virginia	42.6	2.2
Washington	49.6	2.9
West Virginia	27.0	1.3
Wisconsin	71.8	4.2
Wyoming	3.4	.3
Alaska	2.7	.1
Hawaii	9.2	.5
Puerto Rico	5.5	.2
Virgin Islands	.1	(4)

[1] Amounts shown are not equal to deposits into the old-age and survivors insurance trust fund during the specified period but are estimates based on earnings reports processed in the Bureau of Old-Age and Survivors Insurance during specified accounting periods. State totals represent collections made in internal revenue districts in the respective States and do not necessarily comprise contributions with respect to employment within the State in which the internal revenue districts are located; amounts shown may not add to totals due to independent rounding of components and totals.

[2] Excludes contributions based on employment in State and local governments since these payments are not considered to be taxes. Amounts are based on the contribution rate of 1½ percent each for the employee and employer.

[3] Represent taxes paid on self-employment annual income up to $3,600, at the rate of 2¼ percent.

[4] Less than $50,000.

Employers, Workers, and Wages, Third Quarter, 1952

An estimated 46.5 million workers earned taxable wages in employment covered by old-age and survivors insurance in July–September 1952, and the total number of workers in covered employment in the same 3 months is estimated at 47.5 million. Both estimates exclude self-employed persons covered under the program. The number of workers with taxable wages was 2.2 percent higher than the number in the third quarter of 1951 and 1.1 percent greater than that in April–June 1952; the total number in covered employment was 2.2 percent greater than the totals in both earlier periods.

Estimated number of employers [1] and workers and estimated amount of wages in employment covered under old-age and survivors insurance, for specified periods, 1940-52 [3]

[Corrected to May 20, 1953]

Year and quarter	Employers reporting wages [2] (in thousands)	Workers with taxable wages during period [2] (in thousands)	Taxable wages [2]		All workers in covered employment during period [4] (in thousands)	Total payrolls in covered employment [4]	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940	2,500	35,393	$32,974	$932	35,393	$35,668	$1,008
1941	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946	3,017	48,845	69,088	1,414	48,845	79,260	1,623
1947	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948	3,298	49,018	84,122	1,716	49,018	102,255	2,086
1949	3,316	46,796	81,808	1,748	46,796	99,989	2,137
1950 [5]	3,340	48,100	87,498	1,819	48,100	109,804	2,283
1951 [6]	4,220	54,500	110,948	2,036	54,500	133,800	2,455
1946							
January-March	2,287	36,038	16,840	467	36,038	17,397	483
April-June	2,416	38,055	17,845	469	38,153	19,079	500
July-September	2,478	39,670	17,709	446	40,228	20,222	503
October-December	2,513	37,945	16,694	440	39,930	22,562	565
1947							
January-March	2,509	38,765	20,805	537	38,765	21,497	555
April-June	2,587	39,801	20,655	519	40,175	22,245	554
July-September	2,617	40,255	19,555	486	41,155	23,035	560
October-December	2,609	37,448	17,357	463	40,748	25,672	630
1948							
January-March	2,588	39,560	23,080	583	39,560	23,923	605
April-June	2,690	40,245	22,708	564	40,524	24,668	609
July-September	2,699	40,585	21,150	521	41,675	25,700	617
October-December	2,661	36,790	17,184	467	41,540	27,964	673
1949							
January-March	2,639	38,162	23,376	613	38,162	24,254	636
April-June	2,693	38,591	22,571	585	38,864	24,570	632
July-September	2,697	38,333	20,160	526	39,601	24,971	631
October-December	2,692	34,529	15,701	455	39,477	26,194	664
1950							
January-March [5]	2,671	37,400	23,490	628	37,400	24,316	650
April-June [5]	2,766	39,200	24,052	614	39,500	26,210	664
July-September [5]	2,768	40,400	22,382	554	41,800	28,165	674
October-December [5]	2,741	36,200	17,574	485	41,700	31,113	746
1951							
January-March [6]	3,552	43,600	30,175	692	43,600	30,900	709
April-June [6]	3,630	45,200	30,515	675	45,500	32,900	723
July-September [6]	3,609	45,500	27,658	608	46,500	34,000	731
October-December [6]	3,620	41,800	22,600	541	46,500	36,000	774
1952							
January-March [6]	3,580	45,000	33,200	738	45,000	34,000	756
April-June [6]	3,650	46,000	32,500	707	46,500	35,000	753
July-September [6]	3,630	46,500	29,000	624	47,500	36,000	758

[1] Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

[2] Data exclude joint coverage under the railroad retirement and old-age and survivors insurance programs.

[3] For quarterly and annual data for 1937-39 see the *Bulletin*, February 1947, p. 31. Quarterly data for other years were in the August 1947, February 1948, and January 1953 issues.

[4] For a description of the series and quarterly data for 1940 see the *Bulletin*, August 1947, p. 30. Quarterly data for other years were in the February 1948 and January 1953 issues.

[5] Preliminary.

[6] Preliminary; includes data for new coverage under the 1950 amendments, except for newly covered self-employed persons and their earnings. In 1951 an estimated 58 million persons, including the self-employed, had taxable earnings of $120.1 billion, or $2,071 per person with taxable earnings.

The estimates of total and average taxable wages reflect the usual seasonal decline. Total taxable wages amounted to $29.0 billion—10.8 percent less than the total in the preceding quarter and 4.9 percent higher than that in July-September 1951. The average amount earned per worker was $624. This amount represented a drop of 11.7 percent from the average in April-June 1952 and an increase of 2.6 percent from that in the third quarter of 1951.

The seasonal decline in average taxable wages was sharper than that in 1951, because the steel strike reduced the level of average hourly earnings, average weekly hours, and average weekly earnings in manufacturing industries in July 1952. This factor also held to only 0.7 percent the increase in the average wage (estimated at $758) per worker in covered employment from the April-June 1952 average, in contrast to the 1.1 percent increase from the second to the third quarter of 1951.

An estimated 3.6 million employers reported payment of taxable wages in the third quarter of 1952. This number represented an increase of 0.6 percent from the total in the corresponding quarter of 1951, but it was 0.5 percent less than that in April-June 1952.

*Recent Publications**

Social Security Administration

CHILDREN'S BUREAU. ***The Crippled Children's Program—Who Are the Children Served?*** **Prepared by Jerry Solon and Lillian R. Freedman. (Statistical Series, No. 11.) Washington: U. S. Govt. Print. Off., 1953. 17 pp.**

Statistical data based on reports from 53 State agencies administering the crippled children's program. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. ***A Research Program for the Children's Bureau.*** **Prepared by Helen Witmer. Washington: U. S. Govt. Print. Off., 1953. 44 pp. Processed.**

The Bureau's research program in the past and proposals for the future, indicating the focus, scope, and topics of study. Limited free distribution; apply to the Children's Bureau, Social

* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Security Administration, Washington, 25, D. C.

FALK, I. S., and BREWSTER, AGNES W. *Hospitalization and Insurance Among Aged Persons: A Study Based on a Census Survey in March 1952.* Washington: Office of the Commissioner, Division of Research and Statistics, April 1953. 82 pp. and 97 tables. Processed.

Reports on a survey made to determine, for persons aged 65 and over, the prevalence of hospitalization insurance, the utilization of hospitals, and the methods and resources used to meet hospital bills. Limited free distribution; apply to the Division of Research and Statistics, Social Security Administration, Washington 25, D. C.

SHUDDE, LOUIS O. *Present Values of OASI Benefits in Current Payment Status, 1940–52.* (Actuarial Study No. 35.) Washington: Social Security Administration, Office of the Commissioner, Division of the Actuary, May 1953. 15 pp. Processed.

Gives an actuarial appraisal of the benefits in current-payment status for each year, 1940–52. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

General

AMERICAN MANAGEMENT ASSOCIATION. *Planning for Worker Security and Stability with a Case Study in Employee Economic Education.* (Personnel Series, No. 152.) New York: The Association, 1953. 40 pp. $1.25.

DAHL, ROBERT A., and LINDBLOM, CHARLES E. *Politics, Economics, and Welfare: Planning and Politico-Economic Systems Resolved into Basic Social Processes.* New York: Harper & Brothers, 1953. 557 pp. $5.

A study of basic political and economic theory in which the two are closely integrated. Includes an analysis and comparison of the various types of economic systems.

HOBBS, EDWARD H. *Executive Reorganization in the National Government.* University, Miss.: University of Mississippi, Bureau of Public Administration, 1953. 104 pp.

SMITH, T. LYNN. *The Sociology of Rural Life.* (3d ed.) New York: Harper & Brothers, 1953. 680 pp. $6.

Considers various aspects of the rural population and discusses the rural social organization and social processes.

"Social Insurance in Iran." *Industry and Labour*, Geneva, Vol. 9, May 15, 1953, pp. 331–334. 25 cents.

U. S. DEPARTMENT OF LABOR. *The Worker's Story, 1913–1953: Labor Yearbook No. II.* Washington: U. S. Govt. Print. Off., 1953. 143 pp. 45 cents.

Includes a history of the Department of Labor.

Retirement and Old Age

BRECKENBRIDGE, ELIZABETH L. *Effective Use of Older Workers.* New York: Wilcox and Follett Co., 1953. 224 pp. $3.50.

A study based on a national survey sponsored by the University of Chicago's Committee on Human Development.

CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA. *A Sound Approach to Federal Old Age Benefits. National Social Security Conference ... Proceedings, March 27, 1953.* Washington: The Chamber, 1953. 35 pp. Processed.

Includes Guideposts to Corrective Action, by A. D. Marshall; Why Universal Coverage? by Frank B. Cliffe; The Proper Federal Function in Security for the Aged, by Henry D. Allen; and Why Pay-As-You-Go? by Charles A. Siegfried.

Criteria for Retirement: A Report of a National Conference on Retirement of Older Workers. Geneva Mathiasen, editor. New York: G. P. Putnam's Sons, 1953. 233 pp. $3.50.

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Discusses older persons' need for continuing employment, good family relationships, physical and mental health, and preretirement counseling.

FOX, HARLAND. "The Aging and Their Employment." *State Government*, Chicago, Vol. 26, June 1953, pp. 154–156 ff. 50 cents.

Suggests State and local community cooperation to provide increased employment opportunities for older men and women.

GREAT BRITAIN. MINISTRY OF LABOR AND NATIONAL SERVICE. *Employment of Older Men and Women: The Economic and Social Effects of the Increasing Proportion of Older People in the Population.* London: The Ministry, 1952. 10 pp.

PRESTON, GEORGE H. *Should I Retire?* New York: Rinehart & Co., Inc., 1952. 181 pp. $2.50.

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ROWE, EVAN K., and PAINE, THOMAS H. "Pension Plans Under Collective Bargaining Agreements: Part II—Compulsory Retirement." *Monthly Labor Review*, Washington, Vol. 76, May 1953, pp. 484–489. 55 cents.

"Uniform Supplementary Pension Scheme in the Iron and Steel Industry of the Federal Republic of Germany." *Industry and Labour*, Geneva, Vol. 9, May 15, 1953, pp. 328–331. 25 cents.

U. S. BOARD OF TRUSTEES OF THE FEDERAL OLD-AGE AND SURVIVORS INSURANCE TRUST FUND. *Federal Old-Age and Survivors Insurance Trust Fund. Thirteenth Annual Report.* (S. Doc. 48, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 38 pp.

Describes the operations of the trust fund during the fiscal year ended June 30, 1952; gives estimates of income and expenditures for the next 5 years, as well as a report on the long-range actuarial status of the fund; and discusses the effect of the 1950 and 1952 amendments on the operations of the trust fund.

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HANFORD, JEANETTE. "The Place of the Family Agency in Marital Counseling." *Social Casework*, New York, Vol. 34, June 1953, pp. 247–253. 50 cents.

KOGAN, LEONARD S.; HUNT, J. MCVICKER; and BARTELME, PHYLLIS F. *A Follow-up Study of Social Casework.* New York: Family Service Association of America, 1953. 115 pp. $2.50.

Reports follow-up interviews with families who had received casework service from the Community Service Society 5 years earlier.

NAGEL, WILLIAM G. "Some New Areas for Casework Activity in a Correctional Institution for Young Men." *Journal of Social Work Process*, Philadelphia, Vol. 4, May 1953, pp. 29–45. $1.

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Techniques of Student and Staff Supervision. (Reprinted from *Social Casework.*) New York: Family Service Association of America, 1953. 80 pp. $1.

Includes Basic Principles of Supervision, by Lucille N. Austin; The Administrative Process in Casework Supervision, by Sidney J. Berkowitz; One Aspect of Casework Training through Supervision, by Yonata Feldman, Hyman Spotnitz, and Leo Nagelberg; Educational Components of Supervision in a Family Agency, by Norma D. Levine; and The Family Consultant in Relation to the Social Work Student, by Lydia Glover Nolan.

Maternal and Child Welfare

BENDER, LAURETTA. *Child Psychiatric Techniques: Diagnostic and Therapeutic Approach to Normal and Abnormal Development Through Patterned, Expressive and Group Behavior.* Springfield, Ill.: Charles C. Thomas, publisher, 1952. 360 pp. $8.50.

Papers dealing with the care, treatment, and observation of children with problems in the children's ward of the psychiatric division of Bellevue Hospital. Includes a bibliography.

BRENNAN, JAMES J. *The Prevention and Control of Juvenile Delinquency by Police Departments: A Critical Survey of Programs in Urban Police Departments.* New York: New York City Police Department, Juvenile Aid Bureau, Aug. 1952. 43 pp. Processed.

ELIOT, MARTHA M. "A New Start on an Old Problem." *Federal Probation*, Washington, Vol. 17, Mar. 1953, pp. 20–22.

The chief of the Children's Bureau discusses the problem of juvenile delinquency.

GAULT, ROBERT H. "Highlights of 40 Years in the Correctional Field—and Looking Ahead." *Federal Probation*, Washington, Vol. 17, Mar. 1953, pp. 3–8.

GREEN, SIDNEY L., and ROTHENBERG, ALAN B. *A Manual of First Aid for Mental Health in Childhood and Adolescence.* New York: The Julian Press, Inc., 1953. 278 pp. $4.

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MARTIN, WILLIAM E., and STENDLER, CELIA BURNS. *Child Development: The Process of Growing Up in Society.* New York: Harcourt, Brace and Co., 1953. 519 pp. $6.50.

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PEARCE, J. D. W. *Juvenile Delinquency: A Short Text-book on the Medical Aspects of Juvenile Delinquency.* London: Cassell and Co., Ltd., 1952. 396 pp. $3.50.

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Health and Medical Care

BAILEY, WILBUR. "Health Insurance—A Physician's Point of View." *American Economic Security*, Washington, Vol. 10, Mar.–Apr. 1953, pp. 23–28. 25 cents.

Excerpt from a report of the California Medical Association Committee.

BAKST, HENRY J. "Domiciliary Medical Care and the Voluntary Teaching Hospital." *American Journal of Public Health and the Nation's Health*, New York, Vol. 43, May 1953, pp. 589–595. $1.

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HOLMES, EDWARD M., JR.; NELSON, KINLOCH; and HARPER, CHARLES L., JR. "The Richmond Home Medical Care Program." *American Journal of Public Health and the Nation's Health*, New York, Vol. 43, May 1953, pp. 596–602. $1.

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KOGEL, MARCUS D. "Some Aspects of the Home Care Program Conducted by the New York City Department of Hospitals." *American Journal of Public Health and the Nation's Health*, New York, Vol. 43, May 1953, pp. 584–588. $1.

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SHINDELL, SIDNEY. "Preliminary Report on Gallinger Home Care Study." *American Journal of Public Health and the Nation's Health*, New York, Vol. 43, May 1953, pp. 577–583. $1.

A report of a study carried on by the Public Health Service to determine the extent to which a municipal general hospital, caring for indigent patients, would be affected by a home care program.

SMILEY, DEAN FRANKLIN, and GOULD, ADRIAN GORDON. *Your Community's Health.* New York: The Macmillan Co., 1952. 454 pp. $5.50.

Current Operating Statistics

Table 1.—*Selected social insurance and related programs, by specified period, 1940–53*

[In thousands; data corrected to July 7, 1953]

Year and month	Total	Retirement, disability, and survivor programs: Monthly retirement and disability benefits [1]: Social Security Act	Railroad Retirement Act	Civil Service Commission [2]	Veterans Administration [3]	Survivor benefits: Monthly: Social Security Act [4]	Railroad Retirement Act [5]	Civil Service Commission [2]	Veterans Administration [6]	Lump-sum [7]: Social Security Act	Other [8]	Temporary disability benefits [9]: State laws [10]	Railroad Unemployment Insurance Act [11]	Unemployment insurance programs: State laws [10]	Veterans' legislation [12]	Railroad Unemployment Insurance Act [11]
Number of beneficiaries																
1952																
May	....	3,104.8	343.2	174.8	2,412.2	1,469.8	149.6	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	0.3	25.6
June	....	3,109.5	348.9	175.6	2,418.0	1,484.3	150.6	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6
July	....	3,120.3	352.7	176.5	2,424.4	1,488.2	150.9	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.6
August	....	[13] 3,184.5	354.7	178.3	2,429.3	[13] 1,495.4	151.1	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8
September	....	3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	630.8	.1	37.9
October	....	3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	36.9	530.0	.1	29.5
November	....	3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	535.9	10.2	30.6
December	....	3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	672.5	19.0	41.9
1953																
January	....	3,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	952.5	31.0	59.7
February	....	3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	34.3	956.3	38.4	60.0
March	....	3,680.7	362.0	185.7	2,476.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	36.7	33.9	929.9	41.8	57.4
April	....	3,754.0	365.4	186.5	2,486.5	1,647.1	155.6	48.4	1,083.2	47.7	14.7	[13] 34.4	31.3	840.4	36.7	45.3
May	....	3,822.7	368.1	187.5	2,496.5	1,664.0	156.3	49.4	1,086.4	47.0	12.9	[13] 33.2	27.3	772.1	31.3	27.5
Amount of benefits [14]																
1940	$1,188,702	$21,074	$114,166	$62,019	$317,851	$7,784	$1,448	....	$105,696	$11,736	$12,267	....	....	$518,700	....	$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	....	111,799	13,328	13,943	....	....	344,321	....	14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	....	111,193	15,038	14,342	....	....	344,084	....	6,268
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	....	116,133	17,830	17,255	$2,857	....	79,643	....	917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	....	144,302	22,146	19,238	5,035	....	62,385	$4,215	582
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	....	254,238	26,135	23,431	4,669	....	445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	....	333,640	27,267	30,610	4,761	....	1,094,850	1,743,718	39,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	....	382,515	29,517	33,115	26,024	$11,368	776,165	970,542	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804
1951	5,641,957	1,361,046	268,733	19[illegible],529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234	20,217
1952	6,475,551	1,613,364	361,200	225,120	1,722,225	615,605	74,085	19,986	572,983	63,298	37,251	92,146	34,689	998,267	3,539	41,793
1952																
May	500,390	115,582	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33	1,628
June	497,420	115,666	28,478	17,723	136,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	2,168
July	520,521	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,531	2,667	88,612	26	6,128
August	536,935	[13] 119,613	28,807	18,215	148,319	[13] 46,401	5,765	1,627	49,929	4,703	2,814	3,160	4,316	95,389	14	7,863
September	531,725	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,746	62,094	9	3,748
October	535,078	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,938	54,227	6	3,045
November	524,610	147,316	28,954	21,068	149,984	53,918	6,217	1,988	47,924	5,219	3,023	2,962	4,429	47,730	985	2,893
December	560,995	150,481	28,961	21,264	151,156	54,698	6,277	2,048	52,163	6,737	2,806	3,662	5,403	69,061	2,107	4,171
1953																
January	590,537	153,791	29,058	21,350	150,657	55,502	6,284	2,081	49,738	6,876	3,173	3,477	5,044	94,360	3,274	5,872
February	590,130	158,240	29,176	21,525	150,457	56,196	6,332	2,113	53,600	6,250	2,991	3,217	4,012	86,827	3,671	5,523
March	604,859	162,638	29,271	21,817	152,449	56,948	6,389	2,148	50,841	7,444	3,732	4,079	4,488	92,308	4,407	5,900
April	600,480	166,406	29,551	21,798	152,864	57,868	6,433	2,210	51,719	7,998	4,484	[13] 3,848	4,057	82,990	3,880	4,365
May	591,552	170,028	29,753	22,006	153,248	58,606	6,488	2,229	51,867	8,028	4,004	[13] 3,570	3,689	72,144	3,142	2,750

[1] Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

[2] Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

[3] Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

[4] Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

[5] Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

[6] Payments to widows, parents, and children of deceased veterans.

[7] Number of decedents on whose account lump-sum payments were made.

[8] Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

[9] First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

[10] Represents average weekly number of beneficiaries.

[11] Represents average number of beneficiaries in a 14-day registration period.

[12] Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid, except for number under the Servicemen's Readjustment Act, which represents average number of continued claims.

[13] Partly estimated.

[14] Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—*Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950–53*

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions [1]	Federal civil-service contributions [2]	Taxes on carriers and their employees	State unemployment contributions [3]	Federal unemployment taxes [4]	Railroad unemployment insurance contributions [5]
Fiscal year:						
1950–51	$3,120,404	$684,343	$577,509	$1,364,590	$233,537	$24,681
1951–52	3,594,248	722,850	734,990	1,431,997	258,945	25,734
11 months ended:						
May 1951	2,839,409	660,915	438,331	1,355,266	230,226	18,645
May 1952	3,451,559	686,928	677,017	1,424,914	257,921	19,845
May 1953	3,675,553	708,349	572,753	1,361,253	274,646	19,877
1952						
May	485,964	31,887	89,798	251,306	15,571	352
June	142,689	35,922	57,973	7,083	1,024	5,889
July	183,710	[6] 362,539	16,470	140,718	5,257	10
August	438,539	33,338	89,162	242,286	16,772	214
September	238,153	35,447	54,349	9,312	121	6,057
October	206,991	33,978	13,898	113,675	3,216	33
November	538,335	33,548	88,471	199,304	15,147	237
December	272,815	37,834	52,909	8,571	1,389	6,033
1953						
January	118,136	43,098	14,173	77,047	15,680	70
February	491,734	25,407	89,381	170,926	181,750	534
March	428,978	35,297	51,761	8,367	14,024	5,837
April	233,630	34,782	12,599	150,230	1,713	39
May	524,532	33,082	89,581	240,818	19,578	813

[1] Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

[2] Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

[3] Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to June 23, 1953.

[4] Represents taxes paid by employers under the Federal Unemployment Tax Act.

[5] Beginning 1947, also covers temporary disability insurance.

[6] Includes contributions from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

Table 3.—*Status of the old-age and survivors insurance trust fund, by specified period, 1937–53* [1]

[In thousands]

Period	Receipts: Net contribution income and transfers [2]	Receipts: Interest received	Expenditures: Benefit payments	Expenditures: Administrative expenses [3]	Assets: Net total of U. S. Government securities acquired [4]	Assets: Cash with disbursing officer at end of period	Assets: Credit of fund account at end of period	Assets: Total assets at end of period
Cumulative, January 1937–May 1953	$25,537,445	$2,353,041	$9,227,869	$624,755	$17,461,220	$288,222	$288,420	$18,037,861
Fiscal year:								
1950–51	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951–52	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,036
11 months ended:								
May 1951	2,843,103	161,446	1,341,044	63,939	1,410,909	205,918	230,527	14,492,176
May 1952	3,455,293	187,654	1,811,373	78,135	1,691,185	215,580	259,441	16,489,005
May 1953	3,675,553	214,856	2,371,847	80,737	1,188,168	288,222	288,420	18,037,861
1952								
May	485,964		169,355	6,413	225,000	215,580	259,441	16,489,005
June	142,689	145,860	171,005	6,514	259,067	214,883	112,102	16,600,036
July	183,710		169,529	9,700		224,617	106,849	16,604,517
August	438,539		162,849	6,577	101,000	250,140	240,440	16,873,631
September	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,948
October	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,898
November	538,335		213,268	6,638	137,000	262,682	316,436	17,234,327
December	[5] 272,815	163,479	219,671	9,231	305,167	280,773	200,568	17,441,719
1953								
January	118,136		223,164	6,893	12,000	282,618	74,802	17,329,797
February	491,734		229,508	7,024	31,000	281,993	299,630	17,585,000
March	428,978	10,871	240,069	7,186	141,018	286,227	346,972	17,777,594
April	233,630	14,818	248,997	6,813	179,641	308,440	137,755	17,770,232
May	524,532		249,938	6,965	137,183	288,222	288,420	18,037,861

[1] Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors insurance trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has yet been made.

[2] For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the Internal Revenue Code (see footnote 5). For 1947–51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

[3] Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

[4] Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

[5] Includes deduction of $33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of $3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: *Daily Statement of the U.S. Treasury.*

Table 4.—*Status of the unemployment trust fund, by specified period, 1936–53*

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired [1]	Unexpended balance at end of period	State accounts: Deposits	State accounts: Interest credited	State accounts: Withdrawals [2, 3]	State accounts: Balance at end of period	Railroad unemployment insurance account [4]: Deposits	Railroad unemployment insurance account [4]: Interest credited	Railroad unemployment insurance account [4]: Benefit payments	Railroad unemployment insurance account [4]: Balance at end of period [2, 5]
Cumulative, January 1936–May 1953	$9,230,141	$9,214,061	$16,081	$17,807,771	$1,600,938	$10,867,458	$8,541,251	$928,954	$162,679	$587,721	$688,890
Fiscal year:											
1950–51	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951–52	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
11 months ended:											
May 1951	8,052,016	608,953	28,799	1,344,688	79,386	780,890	7,294,755	11,263	8,961	49,288	757,261
May 1952	8,663,592	581,949	17,446	1,428,541	90,390	915,366	7,917,157	11,908	9,243	44,728	746,435
May 1953	9,230,141	566,979	16,081	1,360,456	100,408	839,354	8,541,251	11,928	10,130	92,227	688,890
1952											
May	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July	8,637,162	−35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September	8,796,972	−40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October	8,791,237	−7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,598	728,827
November	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415
December	9,039,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,205	726,120
1953											
January	8,967,626	−85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February	9,086,440	121,000	27,351	212,930		85,640	8,379,306	321		8,797	707,134
March	8,998,024	−85,029	23,963	17,852	423	100,540	8,297,042	3,502	43	9,697	700,982
April	8,973,331	−13,000	12,271	56,823	9,543	84,215	8,279,193	23	956	7,823	694,138
May	9,230,141	253,000	16,081	331,591	359	69,891	8,541,251	488	36	5,772	688,890

[1] Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

[2] Includes transfers from State accounts to railroad unemployment insurance account amounting to $107,161,000.

[3] Includes withdrawals of $79,169,000 for disability insurance benefits.

[4] Beginning July 1947, includes temporary disability program.

[5] Includes transfers to the account from railroad unemployment insurance administration fund amounting to $85,290,000 and transfers of $12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: *Daily Statement of the U.S. Treasury.*

Table 5.—*Old-age and survivors insurance: Monthly benefits in current-payment status [1] at the end of the month by type of benefit and by month, May 1952–May 1953, and monthly benefits awarded, May 1953*

[Amounts in thousands; data corrected to June 23, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1952														
May	4,574,664	$161,229.1	2,367,710	$99,502.9	667,450	$15,153.5	890,935	$23,868.5	415,790	$14,954.3	212,379	$7,003.1	20,400	$746.8
June	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August [2]	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,991	865.5
October	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
1953														
January	5,108,422	209,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	893.7
February	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,487.1	21,727	899.1
March	5,305,159	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,593.5	21,832	904.9
April	5,401,081	224,274.0	2,873,082	143,972.6	800,520	21,204.3	982,296	29,760.6	483,422	19,679.8	239,717	8,741.8	22,044	914.9
May	5,486,643	228,634.4	2,926,906	147,138.7	813,278	21,620.5	992,330	30,134.0	490,149	19,963.0	241,725	8,852.3	22,255	925.9
Monthly benefits awarded in May 1953	131,578	6,147.7	75,288	4,264.7	22,395	652.3	18,485	575.8	8,974	370.8	6,076	267.4	360	16.7

[1] Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

[2] Partly estimated.

Table 6.—*Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, May 1953*

[Corrected to June 29, 1953]

Region and State	Nonfarm placements	Initial claims [1]		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under State programs [2]
						All types of unemployment [2]			Total unemployment		
		Total	Women	Total	Women	Weeks compensated	Benefits paid [3]	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total	576,751	779,689	332,304	3,768,444	1,716,738	3,242,956	$72,143,958	772,132	2,949,109	$23.16	[4] 889,028
Region I:											
Connecticut	9,850	7,753	4,752	30,080	17,289	25,780	526,297	6,138	23,503	21.39	6,847
Maine	3,982	5,823	3,360	44,149	25,896	38,723	587,421	9,220	33,998	15.74	9,856
Massachusetts	17,792	34,521	19,286	162,601	82,676	138,204	3,151,974	32,906	122,330	24.32	37,985
New Hampshire	1,716	5,972	3,932	31,083	18,988	25,366	496,698	6,040	22,639	20.54	7,596
Rhode Island	2,058	9,058	5,460	47,925	27,109	43,018	911,820	10,242	37,730	22.53	11,170
Vermont	1,563	672	405	4,935	2,614	4,385	88,177	1,044	3,995	20.94	1,142
Region II:											
New Jersey	13,998	38,672	18,876	189,831	109,438	189,217	5,091,880	45,052	175,774	27.64	45,476
New York	70,426	173,967	86,700	674,830	336,100	593,550	15,087,351	141,321	538,880	26.65	163,385
Puerto Rico	1,560	21	0	178	6	----	----	----	----	----	----
Virgin Islands	64	0	0	2	2	----	----	----	----	----	----
Region III–IV:											
Delaware	1,074	973	451	3,737	1,798	3,029	56,636	721	2,879	18.93	898
Dist. of Col	3,896	1,630	589	11,382	4,695	10,151	184,409	2,417	10,013	18.19	2,611
Maryland	7,700	8,114	3,639	54,683	26,769	50,629	975,512	12,055	43,998	20.40	12,150
North Carolina	12,915	20,247	12,480	118,683	78,452	111,511	1,740,816	26,550	103,120	16.12	27,346
Pennsylvania	25,120	79,675	26,766	338,496	114,395	310,032	7,573,984	73,817	282,597	25.26	80,242
Virginia	8,395	15,518	8,911	43,862	24,554	26,219	452,108	6,243	24,352	17.71	11,282
West Virginia	2,323	7,690	1,361	63,579	10,324	59,227	1,164,831	14,102	53,883	20.37	15,311
Region V:											
Alabama	10,947	9,253	1,889	64,600	17,303	51,515	913,392	12,265	48,652	18.12	15,356
Florida	14,228	10,328	4,769	40,191	18,816	26,313	452,353	6,265	25,151	17.44	9,675
Georgia	15,729	10,181	4,945	60,291	36,217	46,193	751,938	10,998	42,020	16.80	13,625
Mississippi	7,820	7,403	2,254	41,056	10,937	30,677	562,247	7,304	27,450	19.17	9,618
South Carolina	6,519	6,963	3,136	44,895	19,850	41,908	755,606	9,978	39,657	18.45	10,571
Tennessee	15,093	10,327	4,300	90,383	44,842	74,464	1,201,480	17,730	70,350	16.37	21,575
Region VI:											
Kentucky	3,116	9,007	2,441	81,873	26,820	74,714	1,552,044	17,789	69,490	21.29	19,617
Michigan	23,948	34,865	8,422	78,622	30,041	57,672	1,473,036	13,731	55,305	26.11	20,890
Ohio	36,597	30,804	10,827	103,302	48,006	83,018	1,976,823	19,766	75,372	24.90	26,589
Region VII–VIII:											
Illinois	19,703	40,945	17,945	237,275	117,847	178,046	4,078,081	42,392	145,901	25.18	57,006
Indiana	10,261	14,936	4,824	49,224	21,924	40,317	880,592	9,599	35,908	22.78	11,799
Minnesota	11,853	4,675	1,582	59,287	19,695	53,468	918,007	12,730	49,190	17.74	12,295
Montana	3,504	924	211	10,888	2,930	9,229	184,832	2,197	9,229	19.97	2,197
North Dakota	2,547	248	56	5,435	983	4,878	115,667	1,161	4,269	24.68	903
South Dakota	2,024	199	83	1,825	689	1,733	34,088	413	1,594	20.15	414
Wisconsin	9,084	7,921	3,541	34,400	15,460	28,871	697,760	6,874	25,761	24.88	8,485
Region IX:											
Iowa	7,761	2,675	1,300	19,673	11,120	16,927	326,260	4,030	14,727	20.33	4,553
Kansas	9,162	4,487	1,226	18,063	6,195	17,364	386,049	4,134	15,880	22.98	4,427
Missouri	16,583	17,669	6,773	72,164	36,787	56,839	1,043,000	13,533	47,095	20.10	18,231
Nebraska	5,852	965	467	7,795	4,092	8,023	167,002	1,910	7,387	21.68	1,818
Region X:											
Arkansas	9,642	7,059	1,623	41,416	9,313	28,140	495,881	6,700	25,605	18.23	8,891
Louisiana	8,042	10,498	1,847	54,237	10,985	43,489	902,473	10,355	38,705	21.67	12,933
Oklahoma	14,680	6,580	1,575	40,704	12,624	29,649	564,691	7,059	28,101	19.43	9,510
Texas	49,292	11,427	3,411	71,246	26,540	56,061	962,404	13,348	53,253	17.53	16,717
Region XI:											
Colorado	6,857	1,167	315	8,854	2,692	8,176	171,347	1,947	7,535	21.53	2,003
New Mexico	4,252	1,326	316	7,683	1,534	8,014	170,530	1,908	7,569	21.68	1,820
Utah	3,188	1,544	461	10,186	3,792	8,401	202,094	2,000	7,505	25.05	2,354
Wyoming	1,230	391	78	2,255	605	2,197	53,955	523	1,857	25.57	480
Region XII:											
Arizona	4,302	2,919	806	13,457	5,030	9,412	196,420	2,241	8,916	21.12	3,225
California	35,282	75,680	37,449	404,286	214,845	356,640	7,995,644	84,914	328,297	23.15	95,982
Hawaii	1,150	1,625	558	15,575	7,467	13,155	251,586	3,132	10,460	21.19	(5)
Nevada	2,755	825	282	3,758	1,590	3,525	85,312	839	3,281	25.75	811
Region XIII:											
Alaska	1,129	1,134	365	13,686	3,552	15,056	481,767	3,585	14,489	32.37	(5)
Idaho	3,286	953	296	10,174	3,369	9,650	218,718	2,298	9,118	22.99	2,226
Oregon	6,599	9,418	2,245	50,648	17,230	49,885	1,111,571	11,877	46,574	22.96	11,638
Washington	8,302	12,062	2,718	79,001	23,911	70,296	1,719,394	16,737	67,675	24.71	17,500

[1] Excludes transitional claims.
[2] Total, part-total, and partial.
[3] Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.
[4] Excludes Alaska and Hawaii.
[5] Data not available.
Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 7.—*Public assistance in the United States, by month, May 1952–May 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children: Families	Aid to dependent children: Recipients: Total [2]	Aid to dependent children: Recipients: Children	Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance
	Number of recipients								Percentage change from previous month					
1952														
May		2,666,474	598,236	2,069,849	1,547,261	97,571	141,830	302,000		−0.2	(3)	+0.2	+2.8	−5.7
June		2,659,667	589,968	2,041,551	1,527,354	97,690	145,344	294,000		−.3	−1.4	+.1	+2.5	−2.5
July		2,650,156	578,155	2,006,321	1,501,148	97,670	148,132	307,000		−.4	−2.0	(3)	+1.9	+4.6
August		2,646,077	572,100	1,990,763	1,489,988	97,905	151,457	295,000		−.2	−1.0	+.2	+2.2	−3.9
September		2,642,395	569,215	1,984,253	1,486,506	98,071	153,902	[4] 274,000		−.1	−.5	+.2	+1.6	[4] −6.9
October		2,637,280	566,666	1,977,710	1,482,290	98,249	156,645	[4] 270,000		−.2	−.4	+.2	+1.8	[4] −1.3
November		2,635,591	565,536	1,975,901	1,482,431	98,377	159,053	[4] 267,000		−.1	−.2	+.1	+1.5	[4] −1.3
December		2,634,662	569,184	1,990,819	1,494,563	98,461	161,441	[4] 280,000		(3)	+.6	+.1	+1.5	[4] +4.9
1953														
January		2,628,147	571,369	1,999,487	1,502,987	98,442	163,789	[4] 290,000		−.2	+.4	(3)	+1.5	[4] +3.7
February		2,618,880	572,449	2,007,975	1,509,087	98,408	165,463	[4] 287,000		−.4	+.2	(3)	+1.0	[4] −1.2
March		2,610,702	574,397	2,016,680	1,516,662	98,380	167,513	[4] 283,000		−.3	+.3	(3)	+1.2	[4] −1.2
April		2,604,341	572,168	2,013,559	1,515,184	98,434	170,152	[4] 275,000		−.2	−.4	+.1	+1.6	[4] −2.8
May		2,601,073	569,058	2,003,391	1,507,529	98,536	172,683	[4] 261,000		−.1	−.5	+.1	+1.5	[4] −5.0
	Amount of assistance								Percentage change from previous month					
1952														
May	$191,436,861	$120,390,263	$45,505,911			$4,875,654	$6,565,033	$14,100,000	−0.4	+0.2	−0.5	+0.5	+3.2	−6.8
June	190,033,682	120,200,238	44,768,604			4,883,935	6,694,905	13,486,000	−.7	−.2	−1.6	+.2	+2.0	−4.3
July	191,365,814	120,542,626	44,175,800			4,943,745	6,842,643	14,861,000	+.7	+.3	−1.3	+1.2	+2.2	+10.2
August	189,514,464	120,424,755	43,620,484			4,959,394	6,973,831	13,536,000	−1.0	−.1	−1.3	+.3	+1.9	−8.9
September	189,680,122	121,251,437	43,522,039			4,974,710	7,074,936	[4] 12,857,000	+.1	+.7	−.2	+.3	+1.4	[4] −4.7
October	199,688,422	127,753,941	46,116,285			5,206,477	7,523,719	[4] 13,088,000	+5.3	+5.4	+6.0	+4.7	+6.3	[4] +1.8
November	200,239,380	128,231,874	46,209,537			5,240,897	7,681,072	[4] 12,876,000	+.3	+.4	+.2	+.7	+2.1	[4] −1.6
December	202,383,234	128,632,515	46,720,062			5,267,441	7,814,216	[4] 13,949,000	+1.1	+.3	+1.1	+.5	+1.7	[4] +8.3
1953														
January	203,802,873	129,219,048	47,084,386			5,273,447	7,960,992	[4] 14,265,000	+.7	+.5	+.8	+.1	+1.9	[4] +2.2
February	202,070,779	127,775,412	47,107,016			5,270,904	8,024,447	[4] 13,893,000	−.8	−1.1	(5)	(3)	+.8	[4] −2.6
March	202,248,523	127,569,396	47,295,081			5,284,214	8,138,832	[4] 13,961,000	+.1	−.2	+.4	+.3	+1.4	[4] +.5
April	201,205,408	127,219,765	47,170,319			5,290,213	8,228,111	[4] 13,297,000	−.5	−.3	−.3	+.1	+1.1	[4] −4.8
May	200,015,359	126,881,401	46,982,825			5,323,030	8,379,073	[4] 12,449,000	−.6	−.3	−.4	+.6	+1.8	[4] −6.4

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

[2] Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

[3] Decrease of less than 0.05 percent.

[4] Excludes Nebraska; data not available. Percentage change based on data for 52 States.

[5] Increase of less than 0.05 percent.

Table 8.—*Amount of vendor payments for medical care for recipients of public assistance, by program and State, March 1953* [1]

State [2]	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance [3]
Alaska	---	---	---	(4)	$10,197
Calif	---	---	---	(4)	58,954
Conn	$139,104	$49,680	$2,114	(4)	(5)
Del	---	*694*	---	---	(5)
D. C	*497*	*54*	---	*$516*	282
Hawaii	*8,064*	*29,850*	*412*	*4,772*	(5)
Ill	1,832,021	171,271	49,858	156,786	413,365
Ind	307,140	54,576	8,745	(4)	136,265
Iowa	---	---	---	(4)	162,124
Kans	*164,677*	*28,510*	*5,803*	*21,165*	34,887
La	*37*	2,055	165	973	605
Maine	---	---	---	(4)	41,324
Mass	559,997	47,428	---	291,960	138,751
Mich	*104,302*	---	*1,076*	*16,859*	72,198
Minn	850,250	52,840	17,217	(4)	(5)
Mont	---	---	---	---	144,738
Nebr	274,822	9,543	1,890	(4)	(5)
Nev	2,765	---	---	(4)	49,510
N. H	69,610	17,955	2,673	840	(5)
N. J	---	*12,313*	---	---	74,063
N. Mex	12,106	19,268	546	5,488	501
N. Y	1,461,533	441,531	50,962	458,866	(5)
N. C	12,909	5,708	---	2,831	143,568
N. Dak	22,418	2,832	110	2,170	20,890
Ohio	238,082	*18,687*	*7,745*	---	468,320
Oreg	---	---	---	---	142,723
R. I	*98,008*	*58,412*	*1,896*	*5,175*	37,871
S. C	---	---	---	---	10,217
S. Dak	---	---	---	---	87,287
Utah	*672*	*939*	*42*	*558*	306
V. I	53	17	1	5	29
Va	---	---	---	---	5,278
Wis	*359,607*	*99,778*	*6,084*	*6,329*	105,964

[1] For March data excluding vendor payments for medical care, see the *Bulletin*, June 1953.
[2] Excludes States that made no vendor payments for medical care for March or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.
[3] In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.
[4] No program for aid to the permanently and totally disabled.
[5] Data not available.

Table 9.—*Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, March 1953* [1]

State [2]	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn	$74.32	$9.00	$126.13	$12.00	$55.39	$7.00	(3)	(3)
Del	---	---	87.93	*.84*	---	---	---	---
D. C	53.47	*.18*	108.72	*.05*	---	---	$61.78	*$0.22*
Hawaii	38.14	*3.85*	95.39	*9.35*	45.71	3.78	51.70	*5.96*
Ill	56.01	16.51	121.26	7.50	60.87	12.64	72.30	34.12
Ind	43.65	7.34	83.42	6.90	45.27	5.11	(3)	(3)
Kans	61.83	*4.49*	105.33	*7.16*	69.39	*6.30*	62.94	*7.04*
La	51.31	(4)	63.48	.10	47.37	.08	41.35	.07
Mass	71.73	5.73	117.77	3.75	---	---	88.39	34.80
Mich	51.75	*1.19*	---	---	59.86	*.59*	67.97	*10.66*
Minn	59.31	14.54	108.08	6.86	72.66	14.83	(3)	(3)
Nebr	55.37	13.92	95.79	3.78	67.45	2.65	(3)	(3)
Nev	57.06	1.03	---	---	---	---	(3)	(3)
N. H	55.08	10.00	125.26	13.50	59.46	9.00	63.57	10.00
N. J	---	---	109.69	*2.44*	---	---	---	---
N. Mex	45.45	1.12	71.26	3.08	44.19	1.30	39.61	2.83
N. Y	68.41	12.95	125.49	9.21	76.22	11.73	76.06	14.29
N. C	29.86	.25	56.98	.33	---	---	35.52	.42
N. Dak	57.49	2.57	107.84	1.81	52.79	.96	63.87	2.87
Ohio	53.62	2.15	83.27	*1.45*	53.75	*2.18*	---	---
R. I	57.88	*10.64*	114.61	*12.00*	69.93	*10.09*	68.70	*11.35*
Utah	57.72	*.07*	113.20	*.33*	63.12	*.20*	62.72	*.37*
V. I	11.02	.08	17.14	.08	(5)	(5)	(5)	(5)
Wis	58.77	*7.26*	132.94	*12.26*	62.58	*4.84*	71.65	*5.94*

[1] For March data excluding vendor payments for medical care, see the *Bulletin*, June 1953. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.
[2] Excludes States that made no vendor payments for medical care for March or did not report such payments.
[3] No program for aid to the permanently and totally disabled.
[4] Less than 1 cent.
[5] Average payment not computed on base of less than 50 recipients.

Table 10.—*Old-age assistance: Recipients and payments to recipients, by State, May 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
				April 1953 in—		May 1952 in—	
		Total amount	Average	Number	Amount	Number	Amount
Total [2]	2,601,073	$126,881,401	$48.78	−0.1	−0.3	−2.5	+5.4
Ala	68,288	1,873,724	27.44	(3)	+.2	−6.9	+18.8
Alaska	1,653	95,432	57.73	+.1	+1.6	−.4	+1.1
Ariz	13,869	773,198	55.75	(4)	−.1	−.6	+11.9
Ark	56,450	1,830,058	32.42	−.6	−.9	−3.1	+35.0
Calif	271,714	18,855,379	69.39	(4)	(3)	−.5	+4.2
Colo.[2]	52,279	4,117,331	78.76	(3)	−.1	+.9	+12.6
Conn	15,324	1,011,733	66.02	−.4	+.1	−12.6	−8.3
Del	1,694	64,908	38.32	+.1	+1.0	−1.6	+28.5
D. C	2,714	145,723	53.69	+.3	+.6	−1.2	+1.2
Fla	66,416	2,872,971	43.26	(3)	+.4	−1.3	+10.8
Ga	94,808	3,457,602	36.47	+.1	+.4	−.4	+16.3
Hawaii	2,070	71,259	34.42	−.6	−.1	−6.2	−3.4
Idaho	9,081	492,454	54.23	−.3	−.4	−2.2	+4.6
Ill	103,422	4,246,095	41.06	−.7	−.7	−6.4	−7.1
Ind	40,015	1,501,618	37.53	−.6	−.4	−7.4	−3.9
Iowa	45,714	2,598,648	56.85	−.7	−.7	−4.7	+5.5
Kans	36,370	2,091,747	57.51	−.1	−.3	−2.1	+6.6
Ky	55,414	1,948,202	35.16	+.1	+.2	−11.1	+5.7
La	119,985	6,144,161	51.21	−.2	−.3	−.5	+1.8
Maine	13,262	611,489	46.11	−.5	−.2	−6.5	−.1
Md	10,852	467,301	43.07	+.2	+.6	−3.9	+.2
Mass	96,075	6,390,863	66.52	(3)	−1.6	−2.8	−6.8
Mich	84,485	4,341,229	51.38	−1.1	−.9	−7.8	−2.4
Minn	52,954	2,382,827	45.00	−.1	−.3	−2.9	−4.2
Miss	60,843	1,717,305	28.23	+.8	+.8	+5.6	+41.9
Mo	130,497	6,529,467	50.04	+.1	(4)	−.8	+8.9
Mont	10,506	609,375	58.00	−1.1	−1.2	−5.7	+6.4
Nebr	18,786	811,473	43.20	−.4	−.1	−10.4	−9.0
Nev	2,650	148,850	56.17	−.4	−.6	−2.6	+.7
N. H	6,919	313,728	45.34	−.3	−.4	−.3	+3.4
N. J	21,507	1,301,203	60.50	−.4	+.6	−2.2	+9.3
N. Mex	10,934	488,961	44.72	+.6	+1.5	+1.6	+7.6
N. Y	106,939	6,174,531	57.74	−.7	−.4	−6.3	−3.3
N. C	50,813	1,509,843	29.71	(3)	+.1	−1.2	+20.3
N. Dak	8,559	471,414	55.08	−.5	−1.5	−3.5	+5.0
Ohio	109,346	5,635,369	51.54	−.4	−.3	−5.2	−.5
Okla	95,323	6,280,957	65.89	(3)	(3)	−.3	+26.2
Oreg	21,688	1,352,578	62.37	−.3	(4)	−3.9	+4.2
Pa	65,081	2,790,502	42.88	−1.0	−2.0	−10.5	−1.7
P. R	43,232	325,948	7.54	+1.1	−1.0	+24.1	+24.6
R. I	8,778	434,277	49.47	−.2	+.3	−6.2	−4.1
S. C	41,903	1,316,835	31.43	(4)	(4)	−1.3	+13.6
S. Dak	11,429	506,828	44.35	−.7	−.4	−3.5	+1.8
Tenn	61,674	2,254,344	36.55	+1.8	+1.4	+3.2	+15.2
Tex	219,177	8,417,248	38.40	+.1	+.3	+.2	+15.0
Utah	9,569	567,377	59.29	−.4	(4)	−1.8	+5.1
Vt	6,892	282,542	41.00	(3)	+.4	−1.8	+.8
V. I	701	7,700	10.98	+.7	+.8	+4.2	+4.2
Va	17,414	463,043	26.59	−.3	−.1	−6.9	+7.3
Wash	64,956	4,111,726	63.30	−.3	−1.3	−3.2	−1.4
W. Va	26,884	897,222	33.37	−.4	−.5	+2.9	+20.3
Wis	49,111	2,532,993	51.58	−.4	−.5	−4.3	+.7
Wyo	4,054	241,700	59.62	−.4	−.3	−4.1	+2.6

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.
[2] Includes 3,960 recipients under age 65 in Colorado and payments to these recipients. Such payments are made without Federal participation.
[3] Decrease of less than 0.05 percent.
[4] Increase of less than 0.05 percent.

Table 11.—*Aid to the blind: Recipients and payments to recipients, by State, May 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
				April 1953 in—		May 1952 in—	
		Total amount	Average	Number	Amount	Number	Amount
Total [2]	98,536	$5,323,060	$54.02	+0.1	+0.6	+1.0	+9.2
Ala	1,494	42,475	28.43	−.7	−.8	−1.0	+15.7
Alaska	47	2,693	(3)	(3)	(3)	(3)	(3)
Ariz	679	42,821	63.06	−1.3	−.1	−4.6	+10.6
Ark	1,916	75,244	39.27	−.6	−.9	+1.8	+39.6
Calif.[2]	11,792	1,010,482	85.69	+.5	+.2	+2.3	+7.4
Colo	348	22,719	65.28	−.9	−.8	+.9	+2.7
Conn	304	23,837	78.41	+.7	−.2	−2.3	+8.2
Del	234	11,732	50.14	0	−.9	+4.0	+13.0
D. C	252	14,465	57.40	0	−.7	−1.2	+1.1
Fla	3,112	149,143	47.93	−.4	(4)	−1.3	+11.3
Ga	3,102	128,864	41.54	+.1	+.2	+4.7	+20.5
Hawaii	105	4,398	41.89	−2.8	−1.1	−1.9	+2.9
Idaho	188	11,141	59.26	+1.1	+1.4	−5.5	+2.1
Ill	3,767	185,031	49.12	−.3	−.4	−5.4	−4.8
Ind	1,671	73,818	44.18	−.1	+6.2	−2.4	+10.3
Iowa	1,324	[5] 89,991	67.97	+.2	+.5	+3.4	+14.0
Kans	606	38,064	62.81	0	−.5	−.7	+12.9
Ky	2,481	92,227	37.17	+.6	+.5	−2.0	+16.4
La	1,964	93,270	47.49	−.3	+.3	+3.0	+5.3
Maine	562	28,085	49.97	0	+.1	−5.1	+3.5
Md	468	23,702	50.65	+.6	+1.5	+.2	+9.2
Mass	1,723	147,024	85.33	−.1	(6)	+3.9	+10.7
Mich	1,801	107,894	59.91	−1.0	−.8	−3.7	+7.2
Minn	1,152	67,897	58.94	+.4	+1.3	+.3	−5.0
Miss	2,985	101,652	34.05	+.6	+.8	+5.8	+39.4
Mo.[2]	3,505	192,775	55.00	+.5	+10.5	+8.0	+18.9
Mont	515	33,055	64.18	+2.2	+2.2	−1.5	+11.5
Nebr	715	45,242	63.28	+1.3	−1.0	−4.2	−2.0
Nev	41	3,028	(3)	(3)	(3)	(3)	(3)
N. H	297	15,358	51.71	−.3	+.2	−1.7	+3.9
N. J	832	54,185	65.13	+.8	+1.9	+2.8	+7.1
N. Mex	396	18,180	45.91	−6.4	+.3	−16.1	−1.0
N. Y	4,107	284,452	69.26	−.1	+1.5	+.3	+7.8
N. C	4,560	179,547	39.37	+.6	+.8	+3.2	+17.6
N. Dak	111	5,827	52.50	−1.8	−2.6	−.9	−4.0
Ohio	3,630	187,446	51.64	−.2	−.3	−3.3	+1.7
Okla	2,348	178,239	75.91	−.8	−.3	−7.4	+30.2
Oreg	362	25,693	70.98	−.8	−1.4	−5.2	+.8
Pa.[2]	15,836	782,577	49.42	+.2	+.1	+1.8	+1.6
P. R	1,108	8,420	7.60	+.8	+2.1	+55.6	+61.8
R. I	178	11,625	65.31	−2.2	+3.4	−3.3	+5.5
S. C	1,619	59,517	36.76	−.2	−.3	+1.5	+31.7
S. Dak	199	8,578	43.11	−1.0	−.5	−4.8	+4.0
Tenn	3,001	125,036	41.66	+1.2	+1.1	+7.8	+13.7
Tex	6,035	260,672	43.19	+.1	+.3	+.2	+15.4
Utah	217	13,933	64.21	+1.4	+2.1	−4.0	+1.9
Vt	172	7,762	45.13	+.6	+.8	−2.8	+.1
V. I	43	474	(3)	(3)	(3)	(3)	(3)
Va	1,336	45,556	34.10	−.1	+.3	−8.2	+1.0
Wash.[2]	796	63,754	80.09	−.9	−2.2	−4.2	−1.6
W. Va	1,171	45,658	38.99	+.3	(6)	+4.7	+21.7
Wis	1,246	72,691	58.34	−.7	−.8	−6.8	−.8
Wyo	83	5,111	61.58	(3)	(3)	(3)	(3)

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.
[2] Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (502 recipients, $44,418 in payments), in Washington (9 recipients, $438 in payments), in Missouri (1,374 recipients, $75,628 in payments), and in Pennsylvania (6,656 recipients, $328,326 in payments).
[3] Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.
[4] Decrease of less than 0.05 percent.
[5] Excludes cost of medical care, for which payments are made to recipients quarterly.
[6] Increase of less than 0.05 percent.

Table 12.—*Aid to dependent children: Recipients and payments to recipients, by State, May 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients: Total [2]	Number of recipients: Children	Payments to recipients: Total amount	Average per—: Family	Average per—: Recipient	Percentage change from— April 1953 in—: Number of families	April 1953 in—: Amount	May 1952 in—: Number of families	May 1952 in—: Amount
Total [3]	569,058	2,003,391	1,507,529	$46,982,825	$82.56	$23.45	−0.5	−0.4	−4.9	+3.2
Alabama	18,010	65,953	51,084	718,971	39.92	10.90	−1.6	−.8	−1.5	+11.4
Alaska	884	2,898	2,110	74,117	83.84	25.58	+1.1	+2.8	+14.5	+29.1
Arizona	3,672	14,044	10,591	339,974	92.59	24.21	−1.4	+2.4	+.8	+26.9
Arkansas	12,479	47,263	36,263	691,270	55.39	14.63	−2.1	−2.4	−5.6	+25.6
California	52,162	166,564	127,060	6,207,062	119.00	37.27	+.1	−.4	−6.1	−5.1
Colorado	5,211	19,297	14,643	544,419	104.47	28.21	(4)	−.1	+1.7	+7.5
Connecticut	4,129	13,630	10,038	470,489	113.95	34.52	+.5	−.3	−11.5	−5.3
Delaware	718	2,812	2,169	62,089	86.47	22.08	−1.0	−2.3	−1.2	+2.7
District of Columbia	1,988	8,211	6,403	216,780	109.04	26.40	+.3	+1.0	−.5	+3.6
Florida	18,456	62,997	47,451	981,096	53.16	15.57	(5)	(4)	+5.0	+17.6
Georgia	12,935	45,431	34,650	940,421	72.70	20.70	−1.4	−1.2	−41.1	−14.0
Hawaii	3,189	11,977	9,398	270,202	84.73	22.56	(5)	−.7	−.6	+.2
Idaho	1,860	6,510	4,785	223,309	120.06	34.30	−1.6	−2.5	−14.1	−7.6
Illinois	21,671	79,707	59,562	2,452,588	113.17	30.77	−2.4	−3.1	−5.1	−3.1
Indiana	7,652	26,339	19,575	595,534	77.83	22.61	−1.0	−.9	−9.3	+4.3
Iowa	5,834	20,755	15,478	[6] 695,406	119.20	33.51	+.6	+.6	+7.7	+20.7
Kansas	3,951	14,125	10,772	390,178	98.75	27.62	+.2	−.4	−7.0	+.1
Kentucky	20,270	72,637	54,048	1,305,203	64.39	17.97	+.4	+.6	+1.2	+55.9
Louisiana	20,260	75,601	56,763	1,280,131	63.19	16.93	−2.2	−2.6	−10.1	−11.3
Maine	4,225	14,780	10,688	347,017	82.13	23.48	−1.6	−1.7	−5.9	+5.9
Maryland	5,455	21,245	16,281	506,475	92.85	23.84	−.6	−.4	+8.4	+14.2
Massachusetts	12,503	41,216	30,464	1,433,273	114.63	34.77	−.2	−1.4	−4.8	−5.4
Michigan	21,256	70,172	50,457	2,136,194	100.50	30.44	−3.5	−3.6	−16.2	−13.8
Minnesota	7,272	24,691	18,896	737,275	101.39	29.86	−.2	−.1	−7.2	−5.3
Mississippi	11,476	43,165	33,379	319,393	27.83	7.40	+2.5	+3.1	+8.0	+14.4
Missouri [7]	20,585	70,100	51,926	1,244,251	60.44	17.75	+.1	+.2	−6.1	+8.3
Montana	2,262	7,963	5,915	230,593	101.94	28.96	−.7	−1.6	−4.4	+11.8
Nebraska	2,481	8,610	6,372	229,547	92.52	26.66	−.4	−.1	−9.7	−7.4
Nevada [3]	25	91	66	1,013	(8)	(8)	(8)	(8)	(8)	(8)
New Hampshire	1,286	4,522	3,337	142,870	111.10	31.59	−2.3	−3.9	−9.2	−4.2
New Jersey	4,992	16,844	12,807	543,615	108.90	32.27	−.4	−.3	−3.8	+3.7
New Mexico	5,355	19,249	14,741	382,702	71.47	19.88	+1.1	+6.6	−.7	+14.5
New York	45,677	159,674	115,580	5,344,717	117.01	33.47	−1.9	−2.4	−13.1	−9.1
North Carolina	17,582	65,292	49,765	1,001,347	56.95	15.34	−.3	(4)	+1.2	+20.2
North Dakota	1,531	5,477	4,172	165,130	107.86	30.15	−1.0	−1.2	−5.9	+3.9
Ohio [7]	12,858	47,853	36,177	1,061,276	82.54	22.18	+.3	−.9	−3.5	+10.0
Oklahoma	17,415	58,182	44,349	1,615,861	92.79	27.77	−1.0	−1.2	−12.6	+14.8
Oregon	3,253	11,244	8,474	385,849	118.61	34.32	+.9	+.5	−5.0	+7.3
Pennsylvania	25,985	97,401	73,661	2,517,368	96.88	25.85	−2.0	−5.1	−15.9	−6.9
Puerto Rico	32,715	104,039	78,956	312,146	9.54	3.00	+1.8	−3.3	+31.1	+37.7
Rhode Island	3,198	10,725	7,775	326,349	102.05	30.43	−.2	−.2	−4.0	+1.3
South Carolina	6,689	25,287	19,654	300,087	44.86	11.87	+.3	−.2	+.5	−4.5
South Dakota	2,705	8,924	6,751	219,080	80.99	24.55	+.3	+.5	+3.7	+17.1
Tennessee	20,045	72,416	54,595	1,352,346	67.47	18.67	−.3	+36.2	−1.6	+36.1
Texas	17,328	67,540	50,458	1,138,458	65.70	16.86	+.7	+.5	+6.7	+36.9
Utah	2,897	10,065	7,417	327,170	112.93	32.51	−.5	−.5	+.5	+5.3
Vermont	1,023	3,570	2,721	75,359	73.66	21.11	−.3	+.8	−.4	+36.7
Virgin Islands	208	686	582	3,433	16.50	5.00	−3.7	−2.5	−3.7	−1.5
Virginia	7,507	28,573	21,883	476,954	63.53	16.69	−.4	−.7	−2.5	+17.2
Washington	9,174	30,816	22,451	1,123,855	122.50	36.47	+3.1	+2.2	+.6	+16.6
West Virginia	18,073	66,632	51,875	1,490,841	82.49	22.37	−.3	−.6	+6.4	+46.6
Wisconsin	8,169	27,700	20,635	974,630	119.31	35.19	(5)	−1.0	−4.5	+1.4
Wyoming	522	1,896	1,426	57,112	109.41	30.12	−.6	−.9	−3.3	+4.0

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

[2] Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

[3] Includes program administered without Federal participation in Nevada.

[4] Decrease of less than 0.05 percent.

[5] Increase of less than 0.05 percent.

[6] Excludes cost of medical care, for which payments are made to recipients quarterly.

[7] In addition to these payments from aid to dependent children funds, supplemental payments of $100,131 from general assistance funds were made to 3,570 families in Missouri, and $115,691 to 3,300 families in Ohio.

[8] Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

Table 13.—*Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, May 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
				April 1953 in—		May 1952 in—	
		Total amount	Average	Number	Amount	Number	Amount
Total	172,683	$8,379,073	$48.52	+1.5	+1.8	+21.8	+27.6
Ala	8,980	249,619	27.80	+1.0	+1.0	+5.2	+29.2
Ark	620	19,282	31.10	+3.9	+3.7	+269.0	+325.0
Colo	4,106	229,084	55.79	+1.6	+2.0	+10.8	+19.9
Del	123	6,744	54.83	−1.6	−.5	−12.1	+5.2
D. C	1,440	88,607	61.53	+1.3	+1.3	+14.5	+19.8
Ga	4,222	168,334	39.87	+12.0	+12.3		
Hawaii	1,245	58,859	47.28	+1.5	+.8	+9.0	+10.7
Idaho	827	47,370	57.28	+.9	+1.8	+2.9	+12.2
Ill	4,206	182,073	43.29	+3.1	+4.1	+45.7	+53.3
Kans	3,015	170,948	56.70	+.2	+.7	+11.3	+21.8
La	13,800	570,000	41.30	−1.4	−1.5	−7.0	−5.2
Md	3,451	175,978	50.99	+1.9	+2.2	+28.8	+39.4
Mass	8,109	482,603	59.51	+2.6	+2.7	+60.2	+53.7
Mich	1,444	95,186	65.92	+3.3	+2.4	+38.6	+58.7
Miss	1,464	33,045	22.57	+6.2	+8.6	+69.2	+98.3
Mo	12,744	661,365	51.90	+.5	+.6	+11.5	+24.6
Mont	1,245	78,305	62.90	−.2	−.9	+12.3	+25.5
N. H	99	5,415	54.70	(2)	(2)	(2)	(2)
N. J	2,089	156,718	75.02	+2.7	+4.5	+38.0	+70.4
N. Mex	1,927	70,354	36.51	−.6	−.7	−12.4	−21.1
N. Y	30,976	2,011,582	64.94	+.2	+1.1	+3.3	+9.9
N. C	7,084	248,749	35.11	+2.2	+2.3	+42.9	+80.5
N. Dak	742	47,650	64.22	−.4	+2.8	+17.2	+27.7
Ohio [3]	6,142	304,034	49.50	+1.0	+.8	+22.1	+35.7
Okla	4,202	292,109	69.52	+3.7	+3.6	+64.4	+123.4
Oreg	2,164	162,033	74.88	+1.2	+1.6	+16.7	+26.3
Pa	10,170	495,566	48.73	+.6	+5.3	+4.2	+13.7
P. R	11,189	94,136	8.41	+2.8	+3.3	+102.3	+95.5
R. I	541	32,542	60.15	+16.1	+13.5	+110.5	+93.5
S. C	5,994	187,789	31.33	+2.3	+2.3	+33.6	+31.8
S. Dak	386	17,638	45.69	+7.8	+7.3	+77.1	+92.3
Utah	1,511	96,657	63.97	−.9	−.8	−1.4	+9.2
Vt	250	11,171	44.68	+2.9	+4.2	+21.4	+27.7
V. I	51	597	11.71	(2)	(2)	(2)	(2)
Va	3,708	133,320	35.95	+2.7	+2.5	+19.6	+28.3
Wash	5,655	400,742	70.87	+.6	+.1	+6.4	+22.3
W. Va	5,239	196,253	37.46	+4.3	+3.8	+83.9	+113.6
Wis	1,077	70,064	65.05	+.9	+.3	+12.0	+15.3
Wyo	446	26,552	59.53	0	+.7	−4.5	+5.6

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.
[2] Percentage change not computed on base of less than 100 recipients.
[3] In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of $30,635 from general assistance funds were made to 1,428 recipients.

Table 14.—*General assistance: Cases and payments to cases, by State, May 1953* [1]

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
				April 1953 in—		May 1952 in—	
		Total amount	Average	Number	Amount	Number	Amount
Total [2]	261,000	$12,449,000	$47.61	−5.0	−6.4	−12.9	−11.4
Ala	164	3,937	24.01	+19.7	+18.6	+7.9	+7.4
Alaska	108	4,908	45.44	−25.0	−20.6	(3)	(3)
Ariz	1,401	64,342	45.93	−.8	(4)	+10.8	+14.4
Ark. [5]	2,084	28,544	13.70	−1.9	−1.4	−6.0	−1.5
Calif	27,455	1,305,953	47.57	−4.1	−2.2	−6.1	−4.2
Colo	1,583	64,137	40.52	−8.2	−12.7	−16.6	−20.0
Conn	[6] 3,717	[6] 199,861	53.77	−1.6	−1.6	−8.6	−7.4
Del	729	31,415	43.09	−3.4	−8.7	−3.8	+6.2
D. C	781	48,324	61.87	+3.2	+2.5	+8.2	+10.5
Fla	[7] 5,100	[7] 81,100					
Ga	2,281	37,933	16.63	−1.0	−3.5	−33.7	−36.1
Hawaii	1,745	97,305	55.76	−2.8	−4.5	+.4	+4.4
Idaho [8]	114	4,432	38.88	−12.3	−17.6	−25.0	−18.6
Ill	22,614	1,332,392	58.92	−4.1	−6.0	−11.7	−10.2
Ind. [9]	7,883	252,694	32.06	−3.3	−8.4	−11.1	−3.3
Iowa	3,239	103,240	31.87	−6.3	−9.7	−5.4	+2.2
Kans	1,710	84,748	49.56	−4.1	−4.3	−12.3	−7.9
Ky	2,610	72,290	27.70	−15.8	−11.1	−14.1	−10.8
La	6,841	266,042	38.89	−.9	−1.8	+.6	+.1
Maine	3,096	131,336	42.42	−9.2	−7.7	−11.4	−9.4
Md	2,424	128,234	52.90	−2.0	−1.7	−19.7	−10.4
Mass	11,601	605,587	52.20	−6.0	−8.3	−21.4	−24.5
Mich	12,087	619,420	51.25	−5.9	−13.2	−44.5	−36.6
Minn	5,543	272,244	49.11	−9.6	−15.0	−3.4	−1.9
Miss	828	10,762	13.00	−2.2	−1.3	−10.9	−7.7
Mo. [10]	8,500	288,943	33.99	−1.1	−2.6	−8.6	−1.2
Mont	537	14,877	27.70	−10.6	−22.3	−12.8	−10.9
Nev	[7] 300	[7] 10,400	34.67	+3.4	+1.0	0	+20.0
N. H	894	46,651	52.18	−13.9	+4.7	−28.2	−6.5
N. J. [9]	5,603	385,769	68.85	−4.2	−3.3	−13.8	−5.8
N. Mex	333	8,249	24.77	+8.5	+8.0	+8.1	+20.0
N. Y	[11] 30,876	2,256,187	73.07	−5.6	−7.2	−29.3	−29.7
N. C	1,753	34,976	19.95	−10.0	−11.8	−18.8	−22.4
N. Dak	396	16,943	42.79	−25.0	−18.2	+10.3	+30.2
Ohio [12]	20,020	877,553	43.83	−2.9	−4.9	+3.1	+14.1
Okla	[13] 5,400	88,212			−3.1		+15.5
Oreg	4,796	292,648	61.02	−6.7	−5.0	+.6	+10.2
Pa	16,477	887,498	53.86	−4.1	−.8	−14.1	−6.7
P. R	2,297	15,717	6.84	−16.0	−13.5	+18.9	+15.5
R. I	3,542	230,362	65.04	−11.9	−6.2	−20.1	−10.4
S. C	2,171	47,491	21.88	+2.8	+1.9	+3.0	+31.5
S. Dak	700	19,194	27.42	−30.8	−24.5	−13.9	−25.3
Tenn	2,621	33,905	12.94	−6.7	−1.2	+10.1	+10.5
Tex	[14] 6,900	[14] 169,000					
Utah	1,262	75,677	59.97	−2.3	−4.9	+1.1	+8.8
Vt	[14] 1,250	[14] 56,000					
V. I	176	1,803	10.24	−11.1	−13.6	−29.6	−28.0
Va	1,978	65,828	33.28	+.6	+1.3	−13.3	+3.3
Wash	8,592	496,768	57.82	−8.6	−12.8	+20.9	+32.0
W. Va	3,342	106,051	31.73	−8.0	−10.4	−4.8	+17.4
Wis	4,871	280,602	57.61	−8.0	−14.7	−6.5	−.3
Wyo	145	7,153	49.33	−29.3	−21.9	+8.2	+15.0

[1] For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.
[2] Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.
[3] Percentage change not computed on base of less than 100 cases.
[4] Decrease of less than 0.05 percent.
[5] State program only; excludes program administered by local officials.
[6] About 9 percent of this total is estimated.
[7] Partly estimated.
[8] Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.
[9] Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.
[10] Includes 3,570 cases and payments of $100,131 representing supplementation of aid to dependent children program.
[11] Includes cases receiving medical care only.
[12] Includes 6,721 cases and payments of $212,608 representing supplementation of other assistance programs.
[13] Excludes estimated duplication between programs; 1,231 cases were aided by county commissioners and 4,504 cases under program administered by Oklahoma Emergency Relief Board.
[14] Estimated on basis of reports from a sample of local jurisdictions.